



2021 RESET

2020 threw many challenges our way. We know that our members have had to continually make adjustments in the way that they live. We would like to help by offering this special low rate "reset" loan.

Members can use it to consolidate their bills, purchase needed home electronics and technology to make remote work and school easier, or to make that needed home repair.

~ As low as 5.00% APR* ~
~ Up to \$5,000 ~
~ 24 month term ~

Members can buy down their rate with ScoreCard reward points

Visit awakonfcu.net for more info

Let's begin 2021 with a hard reset and a fresh outlook. We are here for you and are honored to be your Credit Union.

*APR = Annual Percentage Rate. All rates are subject to credit approval. Some restrictions may apply. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Did the Christmas season (or the year 2020) leave your credit card balances a little higher than you'd like?

Our low rate VISA credit card can help. Consolidate high-rate debts into one simple, more affordable monthly payment and start 2021 on the right track.

Transfer your balance(s) and **SAVE** with a rate of **4.99% APR* for 12 months or 5.99% APR* for 24 months.** You choose what works best for your financial situation.

Enjoy the convenience of 24/7 online account access, flexible payment options, free 24/7 Falcon Fraud Management, and a ScoreCard Rewards program that rewards you just for making purchases with your Awakon VISA credit card.

*Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply. No Annual Fee. Rate reverts to our low 9.90% APR after one year @ 4.99% APR or 24 months @ 5.99%.



Awakon to Kindness

in a world
where you can
be anything.
BE Kind.

A bright spot in 2020...

Every week in 2020, we gave staff members \$50 to perform a Random Act of Kindness.

Over the course of the year, we made donations to 45 different organizations in the area.

In April, we applied for and received a matching grant from the Michigan Credit Union Foundation to purchase over \$2,700 in local, family-owned restaurant gift cards.

We distributed these cards in October to families with children in need in Onaway, Wolverine, Gaylord, Indian River, and Rogers City.

Finally, in December, we gave each of our employees \$100 to spend in local, small businesses in the area, totaling \$4,500. We also held a "12 Days of Christmas/Buy Local" contest on our Facebook page, which provided a daily prize of \$250 to the entrant AND \$250 for the business they supported.

We are proud to have been able to donate over \$15,000; in addition to the funds that we regularly donate. Our "Awakon To Kindness" initiative directly affected our friends and neighbors in a positive way!

We are in this together and...

Together, We Grow!

SAVE THE DATE!

70TH ANNUAL MEETING INVITATION

**Our Annual Meeting will be Virtual this year on
February 6th, 2021 at 6pm via Zoom.**

Call 989.733.8557 to register.

In lieu of dinner and prizes, we will be making meaningful donations in each of the communities we serve.

FREE FINANCIAL COUNSELING

*is Now Available
Virtually*

We have certified Financial Counselors on staff to help our members solve their financial problems.

We have products to assist our members in reaching their goals, improving their credit scores and finding financial stability.

We offer confidential remedial, preventative and productive counseling at NO COST to you.

Call today to set up your appointment.

**We are here for you, when and
where you need us.**

***We take the credit union
philosophy of***

***People Helping People
to heart at Awakon.***

Awakon
FEDERAL CREDIT UNION

Onaway

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989.733.8557 | awakonfcu.net

Rogers City 989.734.2772

Indian River 231.238.8331

Wolverine 231.525.8118

Gaylord 989.732.1500

CU* Talk Audio Response

800.860.5704 | Access Code 122

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Insured
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awakonfcu.net