



Beat the  
**WINTER BLUES**  
with a

# STAYCATION/ VACATION LOAN

**As low as 6.00% APR\* • Up to \$5,000 | 24-Month Term**

Plan your next family vacation or tackle that home improvement project you've been wanting to get to with our special low-rate loan!

Members can also "buy down" their rate with ScoreCard reward points!

Visit [awakonfcu.net](http://awakonfcu.net) to get started today!

\*APR=Annual Percentage Rate. Subject to credit approval. Some restrictions may apply.

From February 11 -18, 2024 you may qualify for a

## SPECIAL LOW RATE!



## SWEETHEART OF A DEAL!

**Awakon is lowering its already LOW auto loan and auto re-finance rates!**

Don't miss this special opportunity to get into the **CAR OF YOUR DREAMS** or refinance for the **RATE OF YOUR DREAMS** for your existing vehicle!

Visit [awakonfcu.net](http://awakonfcu.net) for specific rates\*

\*Subject to credit approval. Some restrictions may apply.

*Together We Grow*

# Awakon Communities Advocacy Council

In 2023, Awakon FCU created the Awakon Communities Advocacy Council (ACAC). This council, consisting of team members from Awakon's five locations, worked diligently to seek out organizations/projects that exhibit the potential to improve the quality of life for members of the communities it serves.

The ACAC proudly distributed donations totaling \$51,000 to twenty-three organizations across Northern Michigan during the month of March. We are pleased to announce that a grant window will open on January 15<sup>th</sup> to allow local organizations to apply for the 2024 ACAC Grant Fund round.

More information and the application will be found at [Awakonfcu.net](http://Awakonfcu.net) on January 15<sup>th</sup>. Completed applications must be received by March 1<sup>st</sup> in order to be considered for the 2024 funding year. Awakon FCU is dedicated to give back, assist, and support projects and organizations across Northern Michigan.



## Interest Rates from Christmas Shopping Got You Down?

TRANSFER YOUR BALANCES TO A NEW AWAKON VISA CARD WITH A LOW **9.90% APR\***

\*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Cash advances are available at a low rate of 9.90%. Some restrictions may apply. Please call 989.733.8557 or visit [awakonfcu.net](http://awakonfcu.net) for more details.



## Holiday Closing

On Good Friday, March 29<sup>th</sup>, our branches will close at noon.

## Annual Meeting Notice

Our 73<sup>rd</sup> Annual Meeting will be held at 5pm on Tuesday, February 20<sup>th</sup> at our Onaway location. Guests are also able to attend via Zoom.

Call 989.733.8557 to register.



Onaway  
20855 Washington Ave. | P.O. Box 420  
Onaway, MI 49765  
989.733.8557 | [awakonfcu.net](http://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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## SCAM ALERT

Every day, community members are at risk of being the target of a scam.

Here are some tips to keep yourself safe.

- Be aware that scammers will pretend to be from a familiar organization (they have technology to change the phone number shown on your phone to match a trusted organization).
- Scammers often contact you about a fake prize you've "won" or a problem with an account you hold. (NEVER give out private information to any caller).
- They will often tell you that you need to act immediately and pay in a specific way. They may threaten to arrest you, take your license away or cancel any services you may have.

**Don't give your personal or financial information in response to a request that you didn't expect.** Honest organizations won't call, email, or text to ask for your personal information. If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy or look up their phone number. Don't call a number they gave you or the number from your caller ID.

**Resist the pressure to act immediately.** Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

[awakonfcu.net](http://awakonfcu.net)