

## Awakon Federal Credit Union Invites You to Our **74th Annual Meeting**

Please join us for an informative and engaging event!

**Time: 4pm**

**Date: Tuesday, February 18th, 2025**

**Location: Industrial Arts Institute  
20902 Washington St., Onaway, MI 49765**

### Agenda Highlights:

- **Elder Care Fraud Awareness Panel**  
Learn about common fraud schemes targeting seniors and strategies to protect yourself and loved ones.
- **Delicious Food & Refreshments**  
Enjoy appetizers and connect with other members of the credit union community.
- **6pm Annual Meeting**  
Review the past year's achievements, financial updates, and plans for the future.

**We look forward to seeing you there!**

Please RSVP by Friday, February 14th by calling 989.733.8557



BEAT THE WINTER BLUES WITH A

## STAYCATION/ VACATION LOAN

Rates as low as 5.99% 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.

# Sweetheart of a Deal!

From February 9-16, 2025  
you may qualify for a  
**SPECIAL RATE AS LOW AS**

# 3.99% APR\*

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

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



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

# 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. Since this program's inception, the ACAC has proudly distributed donations totaling over \$100,000 organizations across Northern Michigan.

We are pleased to announce that a grant window will open on January 15th to allow local organizations to apply for the 2025 ACAC Grant Fund round. More information and the application will be found at [Awakonfcu.net](http://Awakonfcu.net) on January 15th. Completed applications must be received by March 1st in order to be considered for the 2025 funding year.

Awakon FCU is dedicated to give back, assist, and support projects and organizations across Northern Michigan.

Visit us at the  
**GAYLORD RV SHOW**  
at Ellison Place in Gaylord,  
**FEBRUARY 28<sup>TH</sup>-MARCH 2<sup>ND</sup>**  
and take advantage of our  
**SPECIAL RV SHOW RATES**  
from  
**4.99% APR\***

Rate available February 28th through March 31st

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

## Holiday Closing

On Good Friday, April 18th, our branches will close at noon.



*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.



**Awakon**  
FEDERAL CREDIT UNION

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

Look for us soon at Petoskey Meijer

[CU\\* Talk Audio Response](#)  
800.860.5704 | Access Code 122

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Federally  
Insured  
by NCUA.

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