



**Now is the
PERFECT TIME
to remodel
your home or
consolidate some
of your payments**

*Awakon is now offering
up to 100% LTV*
financing on our
Home Equity Products.*

If you don't qualify for 80%+ financing at this time, our MLO's would be happy to coach you on how to qualify in the future.

*Some credit and property restrictions may apply.

AWAKON FLEX

AWAKON FLEX OFFERS PAYMENTS UP TO 40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount of \$30,000, a loan term of 36-months and a Guaranteed Future Value of \$16,500.

Financing Option	Conventional Loan	Awakon Flex
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33** Per Month!

WHY PAY FOR THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)
\$16,650

Pay For What You Use!
\$13,500

GUARANTEED FUTURE VALUE MEANS OPTIONS AT LOAN MATURITY

- ✓ **TRADE IN** vehicle and apply positive equity toward next vehicle
- ✓ Make final balloon payment (Guaranteed Future Value) & **KEEP** vehicle
- ✓ **TURN IN** vehicle & "WALK AWAY" from the final payment (Guaranteed Future Value)

Guaranteed Future Value
\$16,500

\$14,500

• "Walk Away"

\$17,500

• Trade-in
• Sell
• Keep
• Refinance

Check out **Awakon Flex** Program Today.

**It Could Put You Behind the Wheel
of Your Dream Vehicle Tomorrow.**



Financial decisions can be complicated. Having a Financial Navigator at your side can give you a better understanding of your options to pursue your financial goals.

Molly Benson and Mary Cousineau are independent financial advisors and are available to meet with members at any Awakon Federal Credit Union branch office. Meetings with Molly or Mary are at no cost to members. They enjoy meeting with investors of all levels of experience.

Contact your local Awakon Federal Credit Union branch to arrange a no obligation meeting with Molly or Mary, or you may call them directly at their Alpena office.



Molly Benson
989-354-5678



Mary Cousineau
989-340-1213

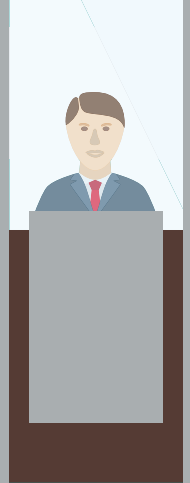
Molly Benson has been assisting credit union members for many years. She enjoys the process of meeting with members to find the answers to their questions and concerns. Each person's situation is unique, and Molly is licensed to offer investments that work for each member. Molly is an avid snowmobiler and enjoys riding with her family all over northern Michigan, especially in the U.P.

Mary Cousineau has been in the financial services industry for over 25 years and is committed to providing excellent guidance to Awakon members. Her mission is to help her clients achieve financial comfort and peace of mind for what is important right now and for the years ahead. She loves all northern Michigan has to offer, especially fishing with her husband.

Securities and investment advisory services offered through Woodbury Financial Services, Inc. (WFS), member FINRA/SIPC. WFS is separately owned and other entities and/or marketing names, products or services referenced here are independent of WFS.

Investment and insurance products are:

- Not insured by FDIC or NCUA • Not insured by any Federal government agency
- Not a deposit or other obligation of, or guaranteed by, Awakon Federal Credit Union
- Subject to investment risks, including possible loss of the principal amount invested



CHANGE IN TERMS NOTICE FUNDS AVAILABILITY OF DEPOSITS

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing effective July 1, 2020. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit.

However, the first \$225 of your deposit will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit.

We may delay your ability to withdraw funds from checks deposited into an account with us for an additional number of days, if you deposit checks totaling more than \$5,525 on any one day.



We have all of your banking needs covered with our Online Banking, Mobile App and Call Center



Check Account Balances, Transfer Money, Pay Bills, Apply for Loans, Make Person to Person payments with ease.

Connect with our Call Center
Monday-Thursday 9am-4:30pm
Friday 9am-5:30pm
989.733.8557



Check Account Balances, Transfer Money, Make Bill Payments, Deposit Checks, Manage Your Payment Cards and More from anywhere.

We will be closed on Saturday, July 4th and also on September 5th and 7th in observance of Labor Day Weekend.



Onaway
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989.733.8557 | mainoffice@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

Visit Us on Facebook



Federally Insured by NCUA.

We will be conducting on-line virtual Financial Counseling Classes beginning in August

Members can learn how to increase their credit scores, set a budget, manage bills, adopt healthier money practices and become financially sound.

Let us help you get on the road to financial wellness!

Watch our facebook page for more details or call 989.733.8557 for more information.

awakonfcu.net