



# Awakon

FEDERAL CREDIT UNION

July | 2021

NEWSLETTER

## CUSTOM CARDS

Now you can customize your Awakon FCU Debit and Credit Cards in a snap! Choose from our original card design or any of these custom images and use your new card in just 24 hours! We know that each of our members are unique and our new card images reflect that!



Visit [awakonfcu.net](http://awakonfcu.net) to order your new free card now!



**Are Your Car Payments Too High?  
Would You Like To Put Some Extra  
Money In Your Pocket  
This Summer?**

Ask us about refinancing your auto loan for our **ALWAYS LOW RATES** and enjoy your summer on us!

**To sweeten the deal, your first payment isn't due for 60 days!**

Call 989.733.8557 or visit [awakonfcu.net](http://awakonfcu.net) to get started now!

Awakon Federal Credit Union...Together, We Grow!

\*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 are subject to change without notice. Awakon Flex Loans are exempt from this promotion. Promotion ends September 30th, 2021.

*Together We Grow*



## Awakon Celebrates 70 Years of Helping Northern Michigan Residents Make Their Dreams Come True



It all started in October 1951, when members of the Onaway community met to explore the benefits they could realize from having a local credit union. From this meeting, Onaway Community Federal Credit Union was formed. It was to serve a 20-mile radius around St. Paul's Catholic Church, located in Onaway, Michigan.

The forethought of our founding fathers and the continued insight of ALL of our members, including our Board of Directors, Managers, and Employees, have allowed us to grow and expand over the past 70 years while still being able to offer the highest quality of financial services to our members. Our first Treasurer's Report reflected deposits of \$1,634.25. Today, our credit union holds assets of over \$140 million and is serving over 14,000 members.

On October 15, 2012, Onaway Community Federal Credit Union officially changed its name to Awakon Federal Credit Union. With the expansion of membership, a name change was needed to better represent our field of membership\*. The new name does just that, it represents ALL of our members without being geographically restrictive. Locations now include Rogers City, Onaway, Indian River, Wolverine and Gaylord.

We are pleased to offer our members low rates, a multitude of services and products and exceptional member service.

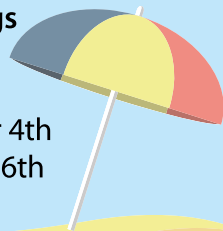
Our motto is "Together... We Grow" and we truly enjoy watching our members prosper financially. Be sure to come and celebrate this milestone with us in October!

*\*Awakon Federal Credit Union is able to serve members who live, work, worship, attend school in, or own a business located in the northern most eight counties of Lower Michigan, which include: Presque Isle, Cheboygan, Montmorency, Otsego, Alpena, Emmet, Charlevoix and Antrim Counties.*



### Summer Holiday Closings

Saturday, July 3rd  
Monday, July 5th  
Saturday, September 4th  
Monday, September 6th



### Updated Member Service Agreement: Notice of Binding Arbitration and Class Action Waiver

Awakon Federal Credit Union has updated your Member Service Agreement effective July 1, 2021. The amendment adds the enclosed Binding Arbitration and Class Action Waiver provision to the Agreement. This provision applies to all of your accounts and services.

Please review the terms carefully as they contain important rights, including your right to opt-out. We have added this provision to the Member Service Agreement in order to fulfill our mission to provide high quality and cost-effective services to all members. The Binding Arbitration and Class Action Waiver provision provides that you may opt out of it by notifying us in writing within 30 days after our issuance of this notice.



Onaway  
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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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Federally Insured by NCUA.