



Did You Know

That You Can Open an Individual Retirement Account (IRA) with Awakon FCU??

Start planning for your retirement today by opening an IRA account at Awakon. With outstanding rates and funds that grow tax deferred* year after year, an IRA account is an important part of your long-term savings portfolio.

- A Traditional IRA offers tax-deferred earnings and the possibility of tax deductible contributions.
- A Roth IRA is funded by non-deductible contributions but gives owners the opportunity for tax-free withdrawals.
- You can open an IRA
 - at anytime
 - at any age
 - with any amount

Start saving for your future now with an Awakon IRA!

**Earnings grow tax-free if you meet the income requirements.*

Contact Kelly at 989.733.8557,
ext. 2226 to learn more today!



MEMBER COVERAGE

Peace of Mind
Comes With Added Protection

MEMBER DEPOSITS ARE NOW INSURED UP TO \$1,000,000

This exceptional level of coverage is attained through a combination of Federal Insurance provide by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

- NCUA's federal coverage insures credit union members' deposits up to \$250,000.
- Accounts exceeding the maximum level of coverage provided by NCUA are also insured up to an additional \$750,000 by ESI.



Identity Theft Protection

At Awakon Federal Credit Union, we take protecting your identity and privacy with utmost seriousness. Despite all precautions both individuals and financial institutions take to protect their identity, Identity Theft is an increasing problem. As your trusted financial partner, your identity protection is a high priority. We already have procedures in place to detect warning signs of identity theft, such as monitoring for unusual account activity. We will always take immediate action and the appropriate steps to protect against and mitigate potential identity theft events. And now we're doing even more by providing our members with even more identity theft protection.

For a \$2 per month security fee, members will have access to the following benefits and services:

- Credit Monitoring – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- Total Identity Monitoring – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- 3-in-1 Credit Report
- Credit Score
- Debit and credit card registration
- Access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored
- Identity theft recovery case plan to inform you of the recovery process
- Online identity theft news center with valuable phone and web resources
- You will also receive up to \$10,000 identity fraud expense reimbursement coverage for expenses associated with restoring your identity

If you're not already taking advantage of this service, stop by your local Awakon FCU Office to start protecting yourself today!

There's no substitute for your protection and peace of mind.



HOLIDAY CLOSURES

- Saturday, September 2nd
- Monday, September 4th

Watch Your Money Grow...
Awakon CDs are a great investment tool, offering various options with high yields.



Awakon
FEDERAL CREDIT UNION

Onaway
20855 Washington Ave. | P.O. Box 420
Onaway, MI 49765
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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Online Banking



Federally Insured by NCUA.

awakonfcu.net