

In The Headlines Daily:

Growing Number of Americans Have Maxed Out Their Credit Cards

If you fall into this category:
IT'S TIME TO CALL US!

If you are paying on high-interest credit cards: **WE CAN HELP!**



We offer free balance transfers from your high APR Credit Cards to our always low-interest 9.90% APR Visa Cards.

We want to be your trusted financial partner and **WE CAN HELP!**

Visit awakonfcu.net, stop into one of our branches or give us a call @ 989.733.8557 today.

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

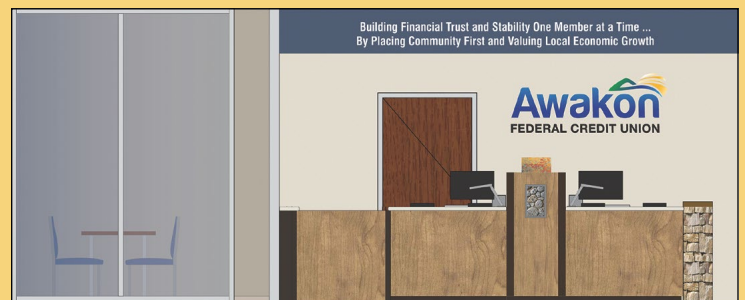


Exciting News! **COMING SOON!** **New Branches** **in Petoskey!**

We are pleased to announce Awakon Federal Credit Union will soon be expanding its physical footprint to include the Petoskey area!

Look for our first branch opening in the Petoskey Meijer later this year. We also anticipate welcoming members to our new full service branch on North US 31 in late 2025.

We look forward to offering expanded, more convenient service to our members in the Petoskey/Harbor Springs area. Watch our website and social media for updates on these exciting developments.



Giving Back...It's What We Do

Our communities are at the heart of why we do, what we do. We are so committed to this purpose that we have now included it in our Mission Statement: **Building Financial Trust and Stability, One Member at a Time... By Placing Community First and Valuing Local Economic Growth.**

In 2014, Awakon initiated the certification process and became a CDFI (Community Development Financial Institution). CDFI Certification is a designation given by the Federal Government's CDFI Fund to SPECIALIZED organizations, which provide financial services in low-income communities and to people who lack access to financing.

In essence, CDFI's contribute to the cultivation of a healthy and stable local economy. Awakon FCU is one of only a handful of financial institutions in Northern Michigan to receive this designation.

Over the past two years, Awakon FCU has applied for and received CDFI grant funds from MEDC. Our Board of Directors have been very intentional in deciding what Awakon does with these grant funds. We want to see our communities flourish with our support.

Here are our first community driven CDFI contributions:

- Cornwall Flooding: **\$100,000**
- Onaway Area Little League: **\$5,720**
New Scoreboard for Edna Lound Field
- Cheboygan Habitat for Humanity: **\$50,000**
Wolverine Community Rehab Home Program
- Onaway Great Start Readiness Program: **\$2,034.48**
Early Childhood Education Playground Equipment
- Onaway Area Historical Museum: **\$2,500**
Excavating & French Drain Installation
- North Allis Township: **\$3,000**
Picnic tables and benches for Township Park
- Sturgeon Valley Foundation: **\$5,000**
Playground equipment for Wolverine Community Park
- Industrial Arts Institute: **\$4,180**
Age-appropriate hand tools for Youth Welding Camp
- Veteran's Memorial Park Playscape: **\$38,000**
Handicap accessible playground equipment.



MEMBER DEPOSITS ARE NOW INSURED

UP TO \$1,000,000



HOLIDAY CLOSURES

- Thursday, July 4th
- Saturday, August 31st
- Monday, September 2nd

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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awakonfcu.net