

Make Your Holiday Bright!

- Loan amounts up to \$2,000 • Terms up to 12 months •
- Rates as low as 2.99% APR* •

Our Gift to You... Even Lower Rates!

We're giving members the opportunity to lower our already low interest rate by cashing in your ScoreCard Reward Points! Every 5,000 points you cash in gets you 0.25% APR* OFF your interest rate. Contact a financial service specialist to see how you can receive as low as 0.00% APR* for the Christmas Loan Special!



Stop by one of our branches or visit www.awakonfcu.net to start filling the season with more holiday magic today!

*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Some restrictions may apply.

GOT A LOT OF HIGH-RATE CREDIT CARD DEBT?

Transfer those high-rate balances with this special rate offer and start saving money instantly!

Enjoy 4.99% APR*

ON PURCHASES OR BALANCE TRANSFERS FOR ONE YEAR!

This special offer ends December 31st, 2019, so hurry in to your local branch or visit awakonfcu.net to take advantage of it before it's too late.



Please call 989.733.8557 or visit awakonfcu.net for more details.*

*APR = Annual Percentage Rate. Special balance transfer rate applies to both new and existing cards. Purchase rate offer only available on new cards. Subject to credit approval. Cash advances are at our already low rate of 9.90%. Quoted rate reverts back to 9.90% after 1 year. Some restrictions may apply.

Awakon Federal Credit Union wants to help you keep some extra cash in your pocket this holiday season with our convenient

SKIP-A-PAY PROGRAM!

*5 Skip-A-Pays are available for the life of your loan. A \$25.00 application fee for each loan skipped. Some restrictions apply. Offer does not include Real Estate, Credit Cards or Business Loans.

In December, we will also be offering our **FREE** Christmas Credit Card Skip-A-Pay Program. If you qualify, your payment amount will be \$0 for the month of December. Regular payments will resume in January. Finance Charges Continue to Accrue.



Please call 989.733.8557 or visit awakonfcu.net for more details.*

HOLIDAY CLOSINGS

Veteran's Day, Monday, Nov. 11th: Closed
Thanksgiving Day & Friday, Nov. 29th: Closed
Christmas Eve: Open 9am-12 noon
Christmas Day: Closed
New Year's Eve: Open 9am-12 noon
New Year's Day: Closed



Board of Directors Election

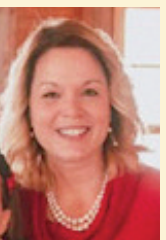
In 2020 there will be three, 3-year positions available on the Board of Directors. Following a review of incumbents and additional qualified members, the Nominating

Committee, consisting of Brian Janeczek & Ted Getzmeyer, has made the following nominations: Bob Bischer, Mike Parrott, Taed Price and Krista DuBois. If anyone is still interested in running for the 2020 Board of Directors, nomination by petition is available until November 8th, 2019. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8557, ext. 2234. This election will be conducted by ballot.



Bob Bischer (Current Board Member) has been a member of the Awakon Federal Credit Union for the past 38 years and on the Board of Directors for 14 years. He and his wife Anne Marie reside in Onaway, and have two daughters, Jordan and Rachel. Together they own and operate Bobby B's Pizza, which is located in Onaway. Bob attended Ferris State University where he obtained an Associate's Degree in Food Service Management and a Bachelor's Degree in Hospitality

Management. Bob is also a current member of the Knights of Columbus.

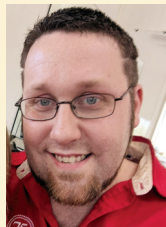


Krista DuBois is the owner of Willy D's Auto Parts in Onaway. She moved to the Onaway area last year with her three children. Krista's husband Jim is an IBEW Lineman in California and comes home when he is able.

Krista enjoys her interaction in the community. She has helped with the Chandler Park Tree Lighting for the past two years and plans to continue to contribute to the event every year.

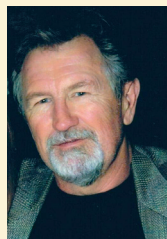
Although new to the area, she is not a stranger to the Onaway area. Krista and Jim had bought the Onaway Speedway from the Palmer family and ran the track for many seasons before selling to the current owners. Krista feels a real sense of pride for the town and feels at home here.

She is honored to be a nominee to serve on the Awakon Federal Credit Union Board. If she is voted in she will do her best to represent the members and their interests.



Taed Price has lived in the Onaway and Millersburg area for 18 years and is a 2004 Onaway High School graduate. He is the receptionist and programmer at Presque Isle Electric & Gas Co-op, where he has worked full-time for 8 years, as well as currently serving as the worship leader for Onaway and Millersburg United Methodist Churches. You might also have heard him singing the national anthem and announcing for high school sports events,

parades, and community ceremonies in Presque Isle County. He is the proud father of a very verbose four-year-old daughter, Halleigh, who is already following in his musical footsteps.



Mike Parrott (Current Board Member) has lived in the area since 1998 when he and his wife Denise moved here from metro Detroit. Mike has served on the Board of Directors for the past 14 years. He and his wife owned and operated Parrott's Outpost in downtown Onaway for 21 years, until retiring from the business recently. Prior to moving to the area, Mike worked in Sales and Engineering for a company that supplies products to the automotive industry. Mike's hobbies

include hunting, fishing, and enjoying the great outdoors. Mike is currently the President of the Black Lake Sportsmens Club and his wife Denise is the Director of Presque Isle County Council on Aging.



CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club account with Awakon, your accumulated savings and dividends will be available November 1, 2019, just in time for the holiday shopping season!

Did you forget to save?

With some simple planning, you can make sure you enter the next holiday season with plenty of cash in your hand. Simply contact a financial service specialist or teller to open a Christmas Club Account today, request automatic transfers, and watch as your holiday savings add up without any effort.

Stop by a branch today or visit us online at awakonfcu.net to learn more.



Local Service. Global Reach.

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally include fundraisers, open houses, contests, picnics, volunteering and parades.

On **October 17, 2019**, join Awakon as we celebrate the 71st anniversary of ICU Day®!

Awakon

FEDERAL CREDIT UNION

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