

MAKE YOUR HOLIDAY BRIGHT WITH AN
AWAKON CHRISTMAS LOAN!

- 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.



*Do You Have
A Lot Of
High-Rate Credit
Card Debt?*

With an Awakon Visa Card, you can put some extra money in your pocket this holiday season with just 4.99% APR on all purchases/balance transfers.

Please call 989.733.8557
or visit Awakonfcu.net
to get started!

*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.

BOARD OF DIRECTORS ELECTION

In 2021 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 Krista Dubois, Tom Janes and Robert Blasius, has made the following recommendations: Bernard Schmeltzer, Sharon Lyon and Ted Getzmeyer.

If anyone is interested in running for the 2021 Board of Directors, nomination by petition is available until November 13, 2020. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8557, ext. 2234.

- Bernard Schmeltzer (Current Board President) has been a member of Awakon Federal Credit Union since 1969. He is completing his 27th year as a member of the Board of Directors, and has served as the Chairman of the Board for 24 years. Bernie was employed by Onaway Area Community Schools for 31 years, and retired as Assistant Superintendent in June of 2000. Bernie and his wife Kathy have been married for 50 years and have two sons, Scott and Matt.
- Sharon Lyon (Current Board Vice President & Supervisory Committee Member) has been a member of Awakon Federal Credit Union for the past 39 years and on the Board of Directors for 12 years. Sharon has a Bachelor of Science Degree in Education, and taught in the Onaway Area Community Schools for 32 years. Sharon has been on the Onaway Area Community Schools Board for 15 years. She and her husband Robert reside in the Onaway Area, and have one daughter and two step-children.
- Ted Getzmeyer has been a member of Awakon Federal Credit Union for 62 years. Ted, originally from Onaway, moved with his wife Beverly, to Rogers City 45 years ago. Together, they proudly have 7 children. Ted graduated from Onaway High School and then furthered his education at Alpena Community College. Afterwards, he worked on freighters in the Great Lakes for 34 years as the Chief Engineer until his retirement. Now, Ted owns a wholesale used car business out of his home in Rogers City.

COVID RELIEF

In a year full of unexpected ups and downs, Awakon is proud to have been able to adjust to the ever changing circumstances and offer financial aid to our members, where and when they have needed it.

Since mid-March, Awakon has responded to the Covid-19 Crisis in these ways:

- Members skipped 1,115 loan payments, with no fee attached (putting an extra \$279,542 back in the pockets of our members)
- Processed 83 PPP Small Business Loans for a total of \$2.2 million infused into our local communities
- In addition to offering Income Replacement Loans, we deferred auto loan payments and removed phone payment fees to assist our members further.

Holiday Closings

Veterans Day, Nov. 11th: Closed
Thanksgiving, Nov. 26th & 27th: Closed
Christmas Eve, Dec. 24th: Close at Noon
Christmas Day, Dec. 25th: Closed
New Years Eve, Dec. 31st: Close at noon
New Years Day, Jan. 1st: Closed

Are you ready to purchase or re-finance a vehicle for a **Low, Low Rate?**

In Celebration of International Credit Union Week, Awakon is lowering it's already LOW auto loan and auto re-finance rates!

From October 12-16th, you may qualify for rates as **LOW** as **1.99% APR** (current rates are as low as 2.49%).

Don't miss this special opportunity to get into the **CAR OF YOUR DREAMS** or the **RATE OF YOUR DREAMS** for your existing vehicle!



*APR= Annual Percentage Rates. All rates are subject to Credit Approval. Some restrictions may apply. Terms available for this special promotional rate for up to 60 months

Awakon
FEDERAL CREDIT UNION

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Onaway, MI 49765
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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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awakonfcu.net