

Need Some Extra Help With Your Christmas Shopping?

Awakon has several options available to our members to make this holiday season merry & bright...

CHRISTMAS LOAN

- UP TO \$2,000
 - TERMS UP TO 12 MONTHS;
 - RATES AS LOW AS 2.99% APR*
- Cash in your scorecard reward points to get an even lower rate.

**EVERY 5,000 POINTS
YOU CASH IN WILL TAKE
0.25% APR* OFF YOUR
INTEREST RATE!**

CHRISTMAS CLUB

To get a head start on next year, consider starting a Christmas Club account. If you put away just \$25 a week, you could have over \$1,000 to spend at the beginning of November next year!

CHRISTMAS SKIP-A-PAYS

In December, we will 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.

You can also use our Skip-A-Pay program to skip payments on any **LOANS** you have with Awakon, in the month of December. Simply log into online banking or use the AwakonFCU mobile app to "opt in". 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.

AWAKON VISA CARD

Apply for our Awakon VISA Card and pay **ONLY 4.99% APR** on new purchases and balance transfers for 12 months. Rate reverts to our low 9.90% APR after one year.

**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. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



Board of Directors Election

In 2023 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 Bob DeLong, Brian Janeczek and Tom Janes, has made the following nominations: Bob Bischer, Krista DuBois and Susan Fisher. If anyone is still interested in running for the 2023 Board of Directors, nomination by petition is available until November 11th, 2022. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8777, ext. 2234

Bob Bischer (Current Board Member) has been a member of the Awakon Federal Credit Union for the past 41 years and on the Board of Directors for 17 years. He is currently serving as the Vice Chair. 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 (Current Board Member) is the owner of Willy D's Auto Parts. She has a storefront in Onaway and will be opening another in Indian River in early 2023. She resides in Wolverine with her husband and children. Krista is active in volunteering in the community. She enjoys serving on the Awakon Board and on the Lumberjack Committee in Wolverine. Krista has a positive attitude and energy and uses that to inspire people to work hard towards success. She is inspired daily by her husband and three children. In her spare time, she likes to travel, read and the outdoors.

Sue Fisher (Current Board Member) Sue's career began at the Koppy Corp. as a Buyer/Estimator and later she became the Tuscarora Township Treasurer followed by the position of the Clerk. She has served on the Inland Lakes Education Foundation, Indian Woods Homeowners Association, Indian River Area Chamber of Commerce and the Tri-Rivers Little League Association. Sue and her husband Tom moved to Indian River in 1994 when Tom joined his family's business: North Country Homes. Sue chose to stay at home with their children when they first moved north and immersed herself into the community by volunteering in the classroom, sporting events and as class sponsor.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION

International Credit Union Day is right around the corner and Awakon likes to make it a week long celebration!

Please join us in Onaway on **Thursday, October 20th** for an **Open House from 5-7pm** to celebrate International Credit Union Day! We will have music, food, prizes and giveaways!

ICU SPECIAL AUTO LOAN RATE from October 15th-23rd!
You may qualify for rates as **LOW as 1.99% APR.**
Don't miss this special opportunity!

We would like to **THANK OUR MEMBERS** by hosting Hot Dog Roasts at each of our offices on the following days* from 11am - 1pm:

Indian River Branch: Monday, Oct. 17th • Gaylord Branch: Tuesday, Oct. 18th
Rogers City Branch: Wednesday, Oct. 19th • Onaway Main Office: Thursday, Oct. 20th
Wolverine Branch: Friday, Oct. 21st

There will be Give-Aways and Contests at each event. Please watch our Awakon Federal Credit Union Facebook page for updates. **Subject to change due to inclement weather.*

cükind Day is October 10, 2022!



People Helping People...

Awakon exists to serve our members, not to make a profit. Every member counts, including those of modest means. This "people-first" philosophy impels us to get involved in our community and support worthwhile causes. On October 10th, our offices will be closed, so that our entire staff can volunteer and make a difference.

Spreading Kindness ❤️ **Creating Awareness** ❤️ **Impacting Communities**

HOLIDAY CLOSINGS

cükind Day - Oct. 10: Closed
Veterans Day - Nov. 11: Closed
Thanksgiving - Nov. 24 & 25: Closed
Christmas - Dec. 24 & 26: Closed
New Year's - Dec. 31 & Jan. 2: Closed



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Onaway, MI 49765
989.733.8557 | awakonfcu.net

Rogers City
Indian River
Wolverine
Gaylord

CU* Talk Audio Response
800.860.5704 | Access Code 122

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