

## NEED SOME EXTRA HELP WITH YOUR CHRISTMAS SHOPPING?

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

### AWAKON VISA CARD

Apply for our Awakon VISA Card & earn **DOUBLE SCORECARD REWARD POINTS** on ALL PURCHASES MADE **TUES., NOV. 21<sup>ST</sup> - TUES., NOV. 28<sup>TH</sup>!** 9.9% APR for all purchases & balance transfers.

### CHRISTMAS LOAN

UP TO \$2,000 • TERMS UP TO 12 MONTHS • RATES AS LOW AS 5.99% 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!

Stop by one of our branches or visit [www.awakonfcu.net](http://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.



You may qualify for rates as LOW as 5.99% APR. Don't miss this special opportunity!

**ICU SPECIAL  
AUTO LOAN RATE  
FROM OCTOBER  
15<sup>TH</sup> - 22<sup>ND</sup>!**

### INTERNATIONAL CREDIT UNION DAY

\*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.

## OUR RATES KEEP GETTING BETTER!

We Have

**DOUBLED  
DOUBLED**

Our Rates on **MONEY MARKET ACCOUNTS!**

*Don't Forget...*

Member Deposit Accounts Are Insured Up to **\$1,000,000**



# Board of Directors Election

In 2024 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 Bischer, Brian Janeczek, Tom Janes and Bob Blasius, has made the following nominations: Sharon Lyon, Bob DeLong and Dana Nutt. If anyone is still interested in running for the 2024 Board of Directors, nomination by petition is available until November 10th, 2023. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8777, ext. 2234

**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 15 years. She was appointed to the Awakon FCU Supervisory Committee in 2002. Sharon has a Bachelor of Science Degree in Education and taught in the Onaway Area Community Schools for 32 years. Sharon served on the Onaway Area Community Schools Board for 19 years. She and her husband Robert reside in the Onaway Area and raised a beautiful, blended family together.

**Bob DeLong** was born and raised in Michigan and graduated from Sandusky High School. He worked for Pizza Hut and Burger King for 25 years as an Area Manager. He was employed over 20 years by Dunn’s Business Solutions after moving to Gaylord in 1998. He retired in December of 2022. He and his wife, Linda have been married more than 38 years and have 3 children and 5 grandchildren. He enjoys visiting with his kids and grandkids often and is fond of taking day trips in beautiful Northern Michigan and traveling around the country with his wife. He is passionate about Gaylord St. Mary High School baseball, where he has been an assistant coach for the last 20 years and is now the Athletic Director of the Snowbirds. Watching high school and college sports are favorite pastimes, along with snowmobiling and golf.

**Dana Nutt** has been a member of Awakon FCU for over 40 years. Dana was raised in Afton and graduated from Inland Lakes Schools in 1975. Dana is a licensed contractor and started his first business, D & T Roofing and Siding, 48 years ago and still enjoys running it, along with the Black River Party Store & Tower Shore Motel & Campsites. In addition to owning various businesses over the years, he enjoys investing and developing real estate, coaching others in real estate investing and financial strategies, and most recently, Dana is the published author of “Lessons From The Old Schoolhouse.” Dana is married to his lovely wife, Amy and the two of them share 6 wonderful grandchildren. He is looking forward to his new position on the Awakon FCU Board of Directors.

## 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.

**cükind Day is October 9, 2023!**



### 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 9th, 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. 9: Closed
- Veterans Day** - Nov. 10: Closed
- Thanksgiving** - Nov. 23 & 24: Closed
- Christmas** - Dec. 23 & 25: Closed
- New Year’s** - Dec. 30 & Jan. 1: Closed



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