



**PETOSKEY  
BRANCH  
OPENING!**

Look for our new branch opening soon in the Petoskey Meijer!!



**Christmas  
Loan Special**

UP TO  
**\$2,000**

TERMS UP TO  
**12 MONTHS**

RATES AS LOW AS  
**4.99% 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)*

\*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.

**ICU SPECIAL AUTO  
LOAN RATE FROM  
OCTOBER 13<sup>TH</sup>-20<sup>TH</sup>!**



You may qualify for rates

**AS LOW AS  
4.99% APR\***

**DON'T MISS THIS SPECIAL OPPORTUNITY!**

**Join Us for Member Appreciation Hot Dog Roasts!**

11am-1pm

Tuesday, Oct. 15: Indian River & Wolverine

Wednesday, Oct. 16: Gaylord • Thursday, Oct. 17: Onaway

Friday, Oct. 18: Rogers City

**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.

**cükind Day is October 14, 2024!**

*Spreading Kindness* ♥ *Creating Awareness* ♥ *Impacting Communities*



**10.14.24** 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 14th, our offices will be closed, so that our entire staff can volunteer and make a difference.

*Together We Grow*



## BOARD OF DIRECTORS ELECTION

In 2025, 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 Robert Bischer, Bob DeLong, and Dana Nutt, has made the following nominations: Brian Janeczek, Robert Blasius and John Kaszonyi. If anyone is still interested in running for the 2025 Board of Directors, nomination by petition is available until November 8th, 2024.

For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8777, ext. 2234.

- **Brian Janeczek** has been a member of Awakon for 40 years, served on the Board of Directors for several years in previous terms, and has currently been a member of the Board for the past 12 years. He is the owner/operator of Norb's Auto Body located in Onaway. Brian and his wife Colleen reside in the Onaway area with their six children.
- **Robert Blasius** resided in Gaylord for 49 years before he and his wife of 55 years, Sue, retired to a home they own on Lake Huron, west of Rogers City, to spend time with their grandchildren. Bob retired from the Knights of Columbus Insurance Agency after 35 years. He is currently a LUTCF and FICF designated insurance agent for Woman's Life Insurance Company of Port Huron, covering the Northern Michigan region. Bob graduated from Wayne State University with a Bachelor's degree in Education.
- **John Kaszonyi** and his wife, Viki, moved to their vacation home in Canada Creek Ranch, 7 years ago from Sandusky, Ohio, where they were longtime educators, while raising their 5 children. John retired from his position as an Adjunct Professor at Bowling Green State University in 2008 and now enjoys farming on their property. Viki is a 4th grade school teacher in the Onaway Community Schools District. They have been members of Awakon for 7 years.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

### CHRISTMAS CLUB REMINDER!

Christmas Club funds will be deposited into your account on November 1st! 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 & Earn**

**DOUBLE SCORECARD REWARD POINTS**  
on ALL PURCHASES MADE

**TUESDAY, NOV. 26<sup>TH</sup> - TUESDAY, DEC. 3<sup>RD</sup>!**

**Don't miss this special opportunity!**

9.9% APR for all purchases & balance transfers.

## HOLIDAY CLOSINGS

- cükind Day** - Oct. 14: Closed
- Veterans Day** - Nov. 11: Closed
- Thanksgiving** - Nov. 28 & 29: Closed
- Christmas Eve** - Dec. 24: Close @ noon
- Christmas Day** - Dec. 25: Closed
- New Year's Eve** - Dec. 31: Close @ noon
- New Year's Day** - Jan. 1: Closed

**Awakon**  
FEDERAL CREDIT UNION

Onaway  
20855 Washington Ave. | P.O. Box 420  
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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