**October** | 2021

WE ARE GIVING OUR MEMBERS THE OPPORTUNITY TO CELEBRATE OUR 70TH ANNIVERSARY WITH US!

## Special Christmas Loan!

LOAN AMOUNTS UP TO \$2,000; TERMS UP TO 12 MONTHS; RATES AS LOW AS 2.99% APR\*

Make this holiday season EVEN BETTER by cashing in your scorecard reward points to lower our already LOW rate.

#### **EVERY 5,000 POINTS YOU CASH IN WILL TAKE** 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. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Hot Dog Roasts!

# Low Rate Vehicle Loan!

Are You Ready to Purchase or Re-finance a Vehicle for a LOW, LOW RATE?

In Celebration of International Credit Union Week and our 70th Anniversary, Awakon is lowering it's already LOW auto loan and auto re-finance rates!

From October 15th-24th, 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!



#### Awakon FCU is Proud to be Celebrating 70 Years of Serving our Members and Communities.

We would like to THANK OUR MEMBERS by hosting Hot Dog Roasts at each of our offices on the following days\* from 11am - 2pm:

Indian River Branch: Monday, October 18th Gaylord Branch: Tuesday, October 19th

Rogers City Branch: Wednesday, October 20th

Onaway Main Office: Thursday, October 21st Wolverine Branch: Friday, October 22nd

Join us for a Hot Dog Lunch, Give-Aways & Contests!

\*Subject to change due to Covid concerns. Please watch our Awakon Federal Credit Union Facebook page for updates.

#### **NEED A GREAT BUSINESS PARTNER?**

Realize your business goals while effectively managing the bottom line with an Awakon Federal Credit Union business loan.

We have the products to help finance your business's short and/or long term goals:

- Commercial Real Estate Mortgages
- · Lines of Credit
- Business Credit Cards
- Commercial Equipment
- SBA Guaranteed loans
- Awakon can also assist with a payment solution for every merchant with "Merchants' Choice Card Services."

We would like to introduce Heather. She specializes in commercial and consumer lending.

In 2002, she started her career as a teller/member services and grew to expand her knowledge to include consumer lending, the following year.

With 18 years of lending experience, she has had the opportunity to find solutions for many people, always looking for the best fit and greatest financial freedom.

Having found a home at Awakon FCU, she is looking forward to building new relationships and being part of your financial journey, whether it be a new car or starting that new business venture you have always dreamed of. Give Heather a call today to discuss making your next dream come true @

989.733.8557, ext. 2232 or visit https://awakonfcu.net/business-services.

Together We Grow

#### **Board of Directors Election**

In 2022 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, Ted Getzmeyer and Sharon Lyon has made the following nominations: Brian Janeczek, Tom Janes and Robert Blasius. If anyone is still interested in running for the 2022 Board of Directors, nomination by petition is available until November 12th, 2021. 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 37 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 9 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.

Tom Janes has been a member of Awakon for 21 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 9 years. He is the owner/operator of The Village Corner Party Store, and has owned businesses between Millersburg and Onaway for the last 27 years. Tom and his wife Marla reside in the Onaway area.

Robert Blasius has lived in Gaylord for 49 years. 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. He and his wife of 52 years, Sue, plan to retire to a home they own on Lake Huron, west of Rogers City and spend time with their grandchildren.

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.

# **Introducing 2 New Appointed Awakon FCU Board Members!**



#### Sue Fisher

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.



#### **Bob DeLong**

Bob 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 has been employed with Dunn's Business Solutions for almost 20 years now, after moving to Gaylord in 1998.

He and his wife, Linda have been married more than 36 years and have 3 children and 4 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 coaching Gaylord St. Mary High School baseball

and watching high school and college sports are favorite pastimes, along with snowmobiling and golf.

# AWakon FEDERAL CREDIT UNION

#### Onaway

20855 Washington Ave. | P.O. Box 420 Onaway, MI 49765 989.733.8557 | awakonfcu.net

> 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

Visit Us on Facebook







### CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club account with Awakon, your accumulated savings and dividends will be available November 1, 2021, just in time for the holiday shopping season!

## UPCOMING HOLIDAY CLOSINGS

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

# Holiday Help is Hene!

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!** Please 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.

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.