

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

OCTOBER 2012

Name Change Announcement

We are proud to announce that on October 15, 2012 the Onaway Community Federal Credit Union will be further known as


FEDERAL CREDIT UNION

With our expansion of membership into the Presque Isle, Cheboygan, Montmorency, Otsego, Alpena, Emmet, Charlevoix, and Antrim Counties, a name change was needed to better represent our field of membership. The new name does just that, it represents ALL of our members, without being geographically restrictive.

However, since our Credit Union was founded in Onaway, we wanted to incorporate Onaway's heritage into the new name. In the 1880's, Marritt Chandler named Onaway after a stanza in the poem titled "The Song of Hiawatha" by Longfellow. That same stanza of the poem mentioning Onaway, was later composed into a song, titled "Onaway, Awake, Beloved" by Samuel Coleridge-Taylor. Onaway is an Ojibwa Native American cry, that when translated into English means Alert or Awaken.

To further accentuate the Onaway roots in our name, we purposely spelled **Awakon** with an **O-N**.

We ask that you please come join us in celebration during the week of October 15th through October 19th. We will be having FREE food, drinks, giveaways, and prizes all week. Each day we will be raffling off something new, so make sure to come check us out every day!

Please join us on this new, exciting journey that we call


www.awakonfcu.net



See Us for a "Holly Day" Loan

For all the joys of this special season, Onaway Community Federal Credit Union is offering a special Holiday Loan.

RATES AS LOW AS **4.99% APR***

LOAN AMOUNTS UP TO \$2,000 | TERMS UP TO 12 MONTHS

Shop more, vacation more – simply do more. Stop by the Credit Union or visit www.ocfcu.net to apply today.

*APR = Annual Percentage Rate. For qualifying members. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



INTERNATIONAL CREDIT UNION DAY THURSDAY, OCTOBER 18, 2012

MEMBERS MATTER MOST



On October 18, 2012, credit unions and their members around the world will celebrate International Credit Union Day. This year's theme, "**Members Matter Most**," speaks to the heart of the credit union philosophy, "**people helping people.**"

Please join us on this special day as we thank our members for choosing Onaway Community Federal Credit Union and for giving us a reason to exist. We will be serving refreshments in each of our branch lobbies. We hope to see you there!

Shop Black Friday for Double Rewards

If you thought Black Friday deals couldn't get any better, we have a surprise for you! Use your Onaway Community Federal Credit Union debit and/or credit card as CREDIT on November 23, 2012 to receive DOUBLE ScoreCard Rewards Points on all purchases made. It's our little way of saying, "**Happy Holidays from your Credit Union!**" For more information, visit www.scorecardrewards.com.



Your Vote is Your Voice

Don't forget to vote your choice for the United States presidential election of 2012 on Tuesday, November 6, 2012.





Announcing the Winners of our facebook Contests

Thanks to all members who participated in our Facebook contests! We are pleased to announce the winners:



Mark Heltsley

Won a \$25.00 VISA gift card for "Liking" us on Facebook



Jordan Hemp Brewbaker

Won a \$50 gift card to a local restaurant for winning the Facebook scavenger hunt



Sandie Rittner

Won a \$25 VISA gift card for sharing what she likes about Onaway Community Federal Credit Union on Facebook

If you'd like to stay up to date on the latest Credit Union happenings, come check us out on Facebook! **Simply type "Onaway Community Federal Credit Union" in the Facebook search bar and "Like" us to stay connected.**

A Reminder for our Snow Birds

Please remember, the post office will not forward financial information, so if you plan to "head south" for the winter, please take a few minutes to set up a seasonal address here at Onaway Community Federal Credit Union.

Give The Perfect Gift

Who's on your gift list this holiday season? Stop by Onaway Community Federal Credit Union and pick up some VISA gift cards.

VISA gift cards can be used anywhere VISA debit cards are accepted, so you're sure to be giving the gift everyone will love. Get yours today!



For the KIDS...



Make it a "Handmade Holiday!"

It's the thought that counts, right? Not the amount of money you spend. So why not put a little thought into each person on your holiday gift list and make them a gift they won't forget?

Here are some fun, easy and affordable homemade gift ideas:



CRAFT! Create an art card by folding a piece of paper in half, draw a picture of all the things the person means to you on the front, and write a poem on the inside.



GIVE YOUR SERVICE! Create a coupon book full of coupons offering free cleaning services, time to spend together, hugs and more.



BAKE! Press cookie dough into a 9-inch cake pan to create an oversized Christmas cookie. Decorate it with frosting or sprinkles to add your own special touch.

For even more great homemade gift ideas, ask your mom or dad if you can use the computer and the internet to search online.



**Onaway Community
Federal Credit Union**

*Building Financial Trust and
Stability, One Member at a Time.*

Onaway Office

20855 Washington Ave.
Onaway, MI 49765
989.733.8557
mainoffice@ocfcu.net

Rogers City Office

279 Bradley Hwy.
Rogers City, MI 49749
989.734.2772
rcoffice@ocfcu.net

Indian River Office

3615 S. Straits Hwy.
Indian River, MI 49749
231.238.8331
iroffice@ocfcu.net

Indian River Lending Center

6272 M-68, P.O. Box 770
Indian River, MI 49749
231.238.1278

Wolverine Office

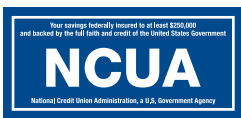
12842 S. Straits Hwy.
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HOLIDAY CLOSINGS



THANKSGIVING
Thursday, November 22
Friday, November 23

CHRISTMAS
Monday, December 24
CLOSE AT NOON
Tuesday, December 25

NEW YEAR'S
Monday, December 31
CLOSE AT NOON
Tuesday, January 1, 2013

**Board of Directors
Election**



In 2013 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 Dave Havel, Mike Libby, and Terry Materna has made the following recommendations:

Brian Janeczek • Tom Janes • Tom Peterman

BRIAN JANECEK has been a member of the OCFCU for 28 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 year. 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 the OCFCU for 12 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 year. He is the owner/operator of The Village Corner Party Store, and has owned businesses between Millersburg and Onaway for the last 18 years. Tom and his wife Marla reside in the Onaway area.

TOM PETERMAN has been a member of the OCFCU for 39 years and on the Board of Directors for the past eight years. He and his wife Diane reside in the Onaway area, and have three children, and four grandchildren. Tom has been employed by the U.S. Postal Service for 29 years. He is a board member for Lynn Street Manor, an active member of the United Methodist Church, and has coached high school sports.

If anyone is still interested in running for the 2013 Board of Directors, nomination by petition is available until November 20th, 2012.

For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989-733-8557.