

# news & notes

FOR THE MEMBERS OF  
ONAWAY COMMUNITY FEDERAL CREDIT UNION

October 2010

## Put The Brakes On High Rates

Drive to Onaway Community FCU!

Why allow your auto loan rate to speed into a high rate with another financial institution? Come to Onaway Community FCU first for an affordable new or used vehicle loan!

Our rates start as low as  
**3.99% APR\***  
NEW & USED VEHICLES

Or bring us your auto loan from another financial institution. Let us take a closer look and we may be able to help you save.

To review our current rates or apply, visit our website at [www.ocfcu.net](http://www.ocfcu.net).

\* APR = Annual Percentage Rate. 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.



## LOCAL TRUSTED. SERVING YOU.

International Credit Union Day  
October 21, 2010

For more than 60 years, credit unions around the world have set aside the third Thursday of October to commemorate exceptional credit union member service. But we are celebrating all week long!

Please join us the week of October 18th for free snacks and daily prize drawings, which will be held in all of our office locations. Please stop by and celebrate the Credit Union Difference with your local, trusted Credit Union!

## Deck The Halls with a Low Rate Home Equity Loan

Do your Christmas wishes include a new fireplace or a larger garage? Or how about new windows to brighten up your living space? You can turn those wishes into reality with our low rate Home Equity Loan.

RATES AS LOW AS  
**4.25% APR\***

Plus, a possible tax deduction opportunity could have you saving even more on your home improvements! (Consult your tax advisor for details.)



Come by or visit our website at [www.ocfcu.net](http://www.ocfcu.net) for more details.

\* APR = Annual Percentage Rate. 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.



# 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

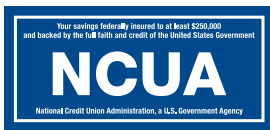
3615 S. Straits Hwy.  
Indian River, MI 49749  
231.238.8331  
iroffice@ocfcu.net

## Wolverine Office

12842 S. Straits Hwy.  
Wolverine, MI 49799  
231.525.8118  
woloffice@ocfcu.net

**CU\*Talk Audio Response**  
**800.860.5704**  
Access Code - 122

**It's Me 24/7**  
Online Banking  
[www.ocfcu.net](http://www.ocfcu.net)



## Treat Yourself This Holiday Season

Wrap Up a Low Rate Holiday Loan from Onaway Community FCU!

Just in time for the holiday shopping season, our affordable holiday loan can give your gift-giving budget a boost. Plus, your loan from Onaway Community Federal Credit Union always comes with the extra trimmings including:

**LOW RATES • EASY TERMS  
AFFORDABLE PAYMENTS  
FRIENDLY, PERSONAL SERVICE**

Stop by any location in November for more information and to apply.



## Holiday Closings

### THANKSGIVING

Thursday, November 25  
Friday, November 26

### CHRISTMAS

Friday, December 24  
Open until 12:00 p.m.

Saturday, December 25

### NEW YEARS

Friday, December 31  
Open until 12:00 p.m.

Saturday, January 1, 2011



## A Reminder for our Snow Birds

If you plan to head south for the winter, please take a few minutes to set up a seasonal address with Onaway Community Federal Credit Union, so we may mail your winter statements. In case of emergency, we need to have your current address on file. Please speak with any Member Service Representative for more details.

## 2011 Board of Directors Election

In 2011 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 Jim Morgan, Mike Libby, and Terry Materna has made the following recommendations: **David E. Havel** (Incumbent), **Bob Bischer** (Incumbent), and **Mike Parrott** (Incumbent). Thank you for volunteering for this committee.

If anyone is still interested in running for the 2011 Board of Directors, nomination by petition is available until November 12th, 2010. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at (989) 733-8557.

**David E. Havel** has been a member of the Onaway Community Federal Credit Union for 37 years and on the Board of Directors for 21 years. He and his wife Renee reside in the Onaway area and have a son, David A. Havel. David is the owner and operator of a local establishment, the Northland, and has owned the business since 1986.

**Bob Bischer** has been a member of the Onaway Community Federal Credit Union for the past 29 years and on the Board of Directors for five years. He and his wife Anne Marie currently reside in Onaway, and have two daughters: Jordan (12) and Rachel (9). Together they own and operate Bobby B's Pizza, which is located in Onaway. Bob attended Ferris State University where he obtained an Associates Degree in Food Service Management and a Bachelors Degree in Hospitality Management. Bob is also an active member of the Knights of Columbus.

**Mike Parrott** has lived in the area since 1998 when he and his wife Denise moved here from metro Detroit. Mike has served on the Board of Directors for the past five years. He and his wife own and operate Parrott's Outpost in downtown Onaway. Prior to moving to the area he worked in Sales and Engineering for a company that supplies product to the automotive industry. Mike's hobbies include hunting, fishing, and enjoying the great outdoors.