



Alpena
Alcona
Area

Credit Union's

Member Memo

April 2013

Everything we do,
we do for you™

Banking on the go...
Safe and convenient
mobile banking!



ARE YOU TIRED OF PAYING RENT?

Whether you are purchasing your first home or refinancing your existing mortgage, we are sure to have the mortgage loan for you.

AAACU has a professional and knowledgeable lending staff waiting to assist you. We have some of the lowest closing costs around, and you will always find competitive rates and affordable terms. AAACU services all mortgage loans directly, which means all your payments and questions will be handled at our office by people you've come to know and trust. Whether you would like to buy a new home, refinance your current mortgage or build your dream home, start with AAACU.

Apply for your mortgage online at www.aacuu.com.

Once your loan is approved and closed you will receive \$50.00 for using our online application.



60th ANNIVERSARY SPECIAL!!!

2.99% APR* Introductory Rate on New VISA Cards
3.99% APR* on Balance Transfers
to New or Existing AAACU VISA Cards



- No balance transfer fees or annual fees, and speak directly to an AAACU employee about your account.
- Non-variable rates at 10.96% APR or 12.96% APR.

Low Introductory Rate of 2.99% APR* on new purchases for the first six months from the date of opening. The introductory rate will revert back to our existing interest rate after the initial six months from when the card was opened.

Balance Transfer Promotional Rate for New & Existing VISA Cardholders of 3.99% APR* for the life of the balance transfer.

Higher interest rate balances will be paid first. Promotional rate is only for non-AAACU loan balances.

*APR = Annual Percentage Rate. Certain restrictions apply. Offer expires 6-30-13. A 1.00% foreign transaction fee will apply on all foreign transactions. Qualifications based on an assessment of individual creditworthiness and our underwriting standards.

Bring Your Loan to the Credit Union You Own



Have an auto loan financed elsewhere?

Move it to AAACU and we will
beat your bank rate
by at least 1.00% APR*.

As low as 2.45% APR*
Up to 72 months.

*APR = Annual Percentage Rate. Offer is not valid for auto loans currently financed at AAACU. The APR on this specific offer has a floor rate of 2.45%. Rates range from 2.45% to 14.00% APR and are based on an assessment of individual creditworthiness and our underwriting standards. We will finance up to 105% of suggested retail value. Total amount financed must be at least \$5,000.00. Certain restrictions do apply; offer expires 12-31-13.

FACTS	WHAT DOES ALPENA ALCONA AREA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social security number and income Account balances and transaction history Credit history and credit card or other debt When you are no longer our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Alpena Alcona Area Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alpena Alcona Area Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?	Call (800) 443-3577 or go to www.aaacu.com
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What we do	
How does Alpena Alcona Area Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to your personal information to only those employees who need to know in order to perform his/her job duties or provide you with quality products and services.
How does Alpena Alcona Area Credit Union collect my personal information?	We collect your personal information, for example, when you Open an account or provide account information Apply for a loan or use your credit or debit card Make deposits or withdrawals from your account We also collect your personnel information from others, such as credit bureaus, affiliates, and other companies.

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <p>Sharing for affiliates everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you</p> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Our affiliates include credit union service organizations such as Neighborhood Mortgage Solutions, LLC.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Alpena Alcona Area Credit Union does not share with non-affiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include insurance and financial service companies.</i></p>



SAVINGS RATES

Effective as of March 19, 2013
Rates are subject to change without notice

	Minimum Balance	Dividend Rate	APY*
Regular Shares	\$5.00	0.15%	0.15%
Preferred Shares	\$0.00	0.25%	0.25%
Christmas Club	\$0.00	0.15%	0.15%
Vacation Club	\$0.00	0.15%	0.15%
Traditional IRA	\$0.00	1.25%	1.26%
Roth IRA	\$0.00	1.25%	1.26%
Education IRA	\$0.00	1.25%	1.26%
Health Savings Account	\$0.00	1.25%	1.26%

CERTIFICATE RATES

Effective as of March 19, 2013
Rates are subject to change without notice

	Minimum Purchase	Dividend Rate	APY*
90 Day Certificate	\$500.00	0.20%	0.20%
180 Day Certificate	\$500.00	0.30%	0.30%
1 Year Certificate	\$500.00	0.50%	0.50%
18 Month Certificate	\$500.00	0.60%	0.60%
2 Year Certificate	\$500.00	0.75%	0.75%
3 Year Certificate	\$500.00	0.90%	0.90%
4 Year Certificate	\$500.00	1.15%	1.16%
5 Year Certificate	\$500.00	1.25%	1.26%
Save-to-Win Certificate	\$ 25.00	0.50%	0.50%

Youth certificate of deposit are available for all members under the age of 19 with a minimum purchase of \$100.00. Early withdrawal penalties on certificates will be equal to the lesser of earnings or 90 days of interest.

MONEY MARKET RATES

Effective as of January 1, 2013
Rates are subject to change without notice

	Minimum Purchase	Divided Rate	APY*
Insured Money Market	\$2,000.00	0.30%	0.30%
Insured Money Market	\$99,999.99	0.30%	0.30%

*APY = Annual Percentage Yield; any fees incurred may reduce earnings on the account.

LOAN RATES

Effective as of March 19, 2013
Rates are subject to change without notice

New Vehicles

Years	Term	APR*	Monthly Payment Per \$1,000
2013 - 12	24 Months	2.95% - 8.95%	\$42.96 - \$45.66
2013 - 12	36 Months	2.95% - 8.95%	\$29.06 - \$31.78
2013 - 12	48 Months	2.95% - 8.95%	\$22.12 - \$24.87
2013 - 12	60 Months	2.95% - 8.95%	\$17.96 - \$20.74
2013 - 12	66 Months	3.45% - 9.45%	\$16.67 - \$19.49
2013 - 12	72 Months	3.45% - 9.45%	\$15.40 - \$18.25
		(\$22,500 or more)	
2013 - 12	78 Months	3.45% - 9.45%	\$14.34 - \$17.21
		(\$30,000 or more)	

Used Vehicles

Years	Term	APR*	Monthly Payment Per \$1,000
2013 - 10	66 Months	3.75% - 9.75%	\$16.80 - \$19.65
2013 - 10	72 Months	3.75% - 9.75%	\$15.54 - \$18.41
		(\$22,500 or more)	
2009 - 08	66 Months	3.95% - 9.95%	\$16.89 - \$19.75
2007	60 Months	3.95% - 9.95%	\$18.40 - \$21.24
2006	54 Months	3.95% - 9.95%	\$20.25 - \$23.06
2005	42 Months	3.95% - 9.95%	\$25.54 - \$28.31
2004	36 Months	3.95% - 9.95%	\$29.51 - \$32.26

For older model vehicles please contact the Credit Union Loan Department for current rates and terms. We also have Mortgages, Home Equity, Personal (Unsecured), Snowmobile, RV, and Share Secured loans. Call the loan department for current loan rates or further information. Certain restrictions apply.

VISA Classic..... 12.96% APR

VISA Platinum.....10.96% APR

*APR = Annual Percentage Rate. Qualifications based on an assessment of individual creditworthiness and our underwriting standards; certain restrictions apply. We will finance up to 100% of suggested retail value.

Board of Directors

Dave McNeil Chairperson
Jeffrey Trelfa Vice-Chairperson
Thomas Young Secretary
Charlie Negro Treasurer
Tom Lanway Director
Terry Nelkie Director
Sheila Panknin Director
Mary Reitler Director
Alan Shillair Director

Supervisory Committee

Tony Suszek Chairperson
George Falkenhagen Member
Alene Liske Member
Ann Martin Member

Credit Committee

Dennis Artley Chairperson
Sharon Kapalla Secretary
Tracey Burr Member
Lorna Dellar Member
Paul Fredenburg Member
Debbie Sucharski Member

President and CEO . Donald J. Mills
dmills@aaacu.com
989-354-1523

Newsletter Editor . . . LeAnn Schultz
lschultz@aaacu.com
989-354-1538

CU*Talk Audio Response:
Long Distance: (616)-285-5720
Toll Free: 800-860-5704
Credit Union Access Code: 133

It's Me 247 Online Banking:
Internet Address . . . www.aaacu.com
E-mail aaacu@aaacu.com

Hours: Lobby
Mon. - Thurs 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm

Hours: Drive-thru
Mon. - Thurs 8:30 am - 5:00 pm
Friday 8:30 am - 6:00 pm
Saturday 8:30 am - 12:00 noon

VISA Lost/Stolen After Hours:
800-991-4965
MasterCard Lost/Stolen After Hours:
800-754-4128

Main Office
1100 S. Bagley Street
PO Box 515
Alpena MI 49707-0515
989-356-3577

Alpena Branch
1013 US 23 N.
PO Box 858
Alpena MI 49707-0858
989-356-3577

Mission Statement:
The mission of Alpena Alpena Area Credit Union is to serve our members' financial needs by providing progressive quality services delivered with integrity and commitment.

Your Security is our Priority!

In an effort to protect your account information, we want you to know that we offer PIB {Personal Internet Branch} with our It's Me 247 Online Home Banking Product.

PIB or Personal Internet Branch provides our members utilizing It's Me 247 a layered security approach to add additional authentication controls for our online home banking product. PIB is an independent application that provides multiple configurable controls that govern how It's Me 247 behaves and what transactions members can complete in the online home banking product.

Layered security can substantially strengthen the overall security of online transactions performed on the It's Me 247 online home banking product. It will further protect sensitive member information, preventing identity theft and reducing account takeovers and the resulting financial losses.

PIB allows you to control access to your credit union account with security controls including:

- What days of the week and times of the day you want your branch to be open for business?
- Which PC's should be allowed to access your online branch?
- What types of transactions can be performed?
- Are there certain types of transactions that should ask for a second confirmation code?
- Should transfers or other certain transactions be limited to a certain maximum dollar amount?

Why use layered security? To prevent potential fraud from occurring on your credit union account! For example: An internet fraudster somehow gets your It's Me 247 user name and password. What can he do while he is logged into your credit union account? The more controls you have in place such as an additional confirmation code requirement, the less the internet fraudster can do to gain control over your credit union account!

Of course, understanding the risks and knowing how fraudsters might trick you is a critical step in protecting yourself online. You can make your computer safer by installing and updating regularly your:

- Anti-virus software
- Anti-malware programs
- Firewalls on your computer
- Operating system patches and updates

You can also learn more about online safety and security at the following websites: www.staysafeonline.com, www.ftc.com, www.usa.gov, and www.idtheft.gov.

If you are interested in adding the security of PIB or Personal Internet Branch to your online home banking experience, please contact Jamie in our Accounting Department at 989-354-1544 or email at jquick@aaacu.com.

AAACU ANNUAL MEETING & DINNER DANCE

The 59th Annual AAACU Annual Meeting & Dinner Dance was held on Saturday, March 2, 2013. The meeting was attended by over 300 members & guests. Special guest at the meeting included State Representative Peter Pettalia, Beverly Bodem representing State Senator John Moolenaar and Jesse Osmer representing Congressman Dan Benishek.

Officers of the Board of Directors were elected at the Organizational Meeting held immediately following the Annual Meeting. Officers elected include: Dave McNeil - Chairperson, Jeff Trelfa - Vice-Chairperson, Tom Young - Secretary and Charlie Negro - Treasurer. Tom Lanway, Terry Nelkie, Sheila Panknin, Mary Reitler and Alan Shillair also serve as board members.

A copy of the 2012 Credit Union's Annual Report was distributed at the meeting. A copy of this report can be obtained on the Credit Union website www.aaacu.com.

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12285 Jerome Street
PO Box 633
Atlanta MI 49709-0633
989-785-3800

Lincoln Branch
111 S. Church Street
PO Box 58
Lincoln MI 48742-0058
989-736-8912

Oscoda Branch
103 S. State Street
PO Box 279
Oscoda MI 48750
989-739-9103

Ossineke Branch
11610 US 23 S.
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989-471-2332

Tawas City Branch
118 W. M-55
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