



ALPENA COMMUNITY CREDIT UNION
710 W. Miller St., Alpena MI 49707
989-356-4561

2009 Newsletter

Manager's Note Autumn 2009

From the Manager:

Go Green is something we hear quite often these days. What does it actually mean and what are we doing about it? Are we just ignoring the slogan each time we hear it or are we actually interested in doing something to save the planet?

When we at Alpena Community Credit Union say Go Green, we are mainly talking about saving paper by e-mailing your statement versus printing a paper statement. Think about it ... you can get your statement by the 2nd day of the month; you can have up to 12 months of prior statements always at your fingertips; you can save trees and all of the energy that it takes to actually make paper; we have very secure firewalls protecting your computer ... do you have a lock on your mail box so that no one can ever take your statement? There are lots of good reasons to go to an e-mailed statement. It is time to give it some serious consideration!

October is National Credit Union Month! We will be drawing for several prize packages at our credit union. Make sure to register to win!

We provide Financial Counseling and Planning Services and they are free of charge. You may not have questions or concerns at this point in time, but please remember that we have these services available at no cost to our members!!

Mary L. Nefske

Early Hours Thursday and Friday!!!

MON: 8:30—4:30

TUES: 8:30—4:30

WED: 8:30—4:30

THURS: 7:00—4:30

FRI: 7:00—4:30



Valuable Tax Credits

It's hard to believe fall is upon us & winter will soon be here. Just as those warm sunny days are slipping away so will some **valuable tax credits**.

First-Time Home Buyer Credit This credit can give the homebuyer a credit of up to \$8,000 with no pay-back required. The deadline to qualify for this is December 1st.

Money Back for New Vehicle Purchases With this deduction taxpayers are able to take a deduction for state and local sales tax as well as excise taxes paid on the purchase of new cars, light trucks, motor homes and motorcycles, whether they itemize or not. This deduction applies to vehicles purchased from February 17 of this year thru December 31st.

Residential Energy Property Credit Although this credit will carry over to 2010 you may want to consider making those energy saving home improvements now if you want to file for this on your 2009 return. Up to 30% of qualifying improvements will be reimbursed with a maximum credit limit of \$1,500.00.

For further information on these credits & more visit the IRS web site

@ <http://www.irs.gov/newsroom/article/0,,id=204335,00.html>

Ann D. Boyk

Articles of Interest

- *From The Manager*
- *Valuable Tax Credits*
- *Promotions & Giveaways*
- *Quarterly Loan Special*
- *Keep Identity Safe*

UPCOMING AND CURRENT PROMOTIONS

Food Pantries of Alpena

Donations will be accepted for the following area food pantries: St. Bernard's Friendship Room, Salvation Army and St. Vincent De Paul's. Any contribution is greatly appreciated.

October 15 is International Credit Union Day!

Register to win an evening out on us! Drawing to be held on October 15, 2009.

November is the 3rd Annual Turkey Coloring Contest

This contest is open to K—3rd grades in the following area schools, Besser, Sunset, Ella White, Lincoln and All-Saints Elementary. Watch your child's Friday Folders for their opportunity to color a turkey and turn it in to Alpena Community Credit Union. Prizes awarded to the top five contestants.

December is the Children's Christmas Gift Give Away

Make a deposit into a child's account at Alpena Community Credit Union and receive a ticket to enter for the drawing.

Invest in America!!!

36 months at 4.00%

48months at 4.25%

60 months at 4.50%

New vehicles only, some restrictions apply.

October through December 2009

CHRISTMAS SPECIAL

Credit Score of 700 or Above

Borrow up to \$5,000.00

12 Months

4.75%

*Credit Score of 699 –650 a 2% rate increase will apply.

** .25% rate reduction with 3 or more products & a credit score of 650 or higher.



KEEP YOUR MONEY AND IDENTITY SAFE

Identity Theft is very real. It is extremely important to be aware of all of your accounts and account balances. Here are a few tips on keeping your identity safe:

- Don't throw out paperwork with account numbers on it in the garbage. Shred it.
- Do review your statements ASAP to protect your right of return on items not authorized.
- Don't leave your purse or wallet unattended at any time!
- Don't leave mail in your mailbox overnight or over a weekend.
- Do obtain your free annual credit report at www.annualcreditreport.com to make sure things are not appearing on it that you are not aware of.