

Fall Issue 2020 Lobby Hours:

Monday thru Wednesday 8:30 A.M. to 4:30 P.M.

> **Thursday & Friday** 7:00 A.M. to 4:30 P.M.

Location:

710 W. Miller St. Alpena, MI 49707 989.356.4561 **alpenacreditunion.com**

Holiday Closings:

Good Friday 4/10/20: Closing at Noon Memorial Day 5/25/20: Closed Labor Day 9/7/20: Closed Thanksgiving 11/26/20: Closed Christmas Eve 12/24/20: Closing at Noon Christmas 12/25/20: Closed New Year's Eve 12/31/20: Closing at Noon

ENTER for a chance TO WIN



ENROLL IN BILL PAY FOR A CHANCE TO WIN A DYSON VACUUM



It may be tempting to apply for credit cards from your favorite retail stores – especially over the holiday shopping season. Think twice, however, before signing up. That perk may come back to haunt you if you carry a balance. Interest rates on retail store cards typically average about ten percentage points higher than a credit union card & if you carry a balance it can lower your Credit Score.

Reward Yourself with an Credit Card.

With our Platinum or Platinum Preferred Card, you can make life more rewarding this holiday season. Every purchase you make – from gifts and decorations to groceries and gas – will earn you points toward travel, Name-Brand merchandise and even discounts on gasoline purchases. Think of it as a holiday gift to yourself!

The Visa Platinum Preferred & Platinum Card features:

- No annual fee.
- No balance transfer fees.
- Score Card Rewards
- Credit Union VIP Rewards
- Low Fixed Rate
- Tokenized allowing you to add this card to your Mobile Wallet

At ACCU, you can apply for a variety of credit cards with low rates, no annual fee, a 25-day grace period on purchases and no balance transfer fees.



Our Mission:

To build a strong institution that provides the education and services that achieve financial freedom to the diverse community we serve.





Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



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Alpena Community Credit Union Annual Meeting for 2020 to be held in the lobby of the Credit Union on October 27th at 5:00 P.M.

Annual Skip-a-Payment Offer November, December or January you choose! Please

contact the Credit Union today for details & to apply.

Seasonal expenses keeping you up at night & taking a chunk out of your budget? Our Holiday Loan Special with a rate of 2.50% APR.* may be just what you need this Holiday Season. Available for a limited time only, this personal loan allows you to borrow up to \$5,000 for up to 12 months. You'll save money by using it instead of high-interest Retail Store credit cards to purchase gifts, finance holiday travel, work on a few home improvements and more. This great offer ends on December 31, 2020. To make your loan request, apply online @www.alpenacreditunion.com or contact one of our lending team at 989-356-4561.

* Annual Percentage Rate effective October 1 through December 31, 2020. Rate based on approved credit and credit union relationship. Holiday Loan Special not available for refinancing existing ACCU loans. Qualification for unsecured credit required & processing fees may apply.





Lost or Stolen Cards?

To report a lost or stolen Visa card after hours please call FIS 1-800-543-5073 or Visa Direct 1-800-VISA911.

To report a lost or stolen ATM/Debit card after hours please call within the United States 1-888-241-2510 and outside the United States 1-909-941-1398.



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One (1) Prize Winner will be selected on or about December 5, 2020 by a random drawing from all qualified entries received by a participating credit union between October 1, 2020 and November 30, 2020. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.

Board of Directors: Ryan Suszek - Chairman, Cristie VanMassenhove - Vice President, Charles Wiesen - Secretary, Jason Rensberry, Jordan Reynolds