



Alpena Community Credit Union

710 W. Miller Street, Alpena, MI 49707

www.alpenacreditunion.com (989)356-4561

First Quarter Newsletter 2017

From the Manager:

In this article, I would like to present you with Remote Deposit Capture.

We are going to begin offering Remote Deposit Capture later this year, sometime between September and December 2017.

In preparation for this new offering, I felt it worthwhile to give our members some information regarding Remote Deposit Capture (RDC).

Remote deposit capture services are very simple and easy. They are designed to allow you to make deposits to your checking, savings or money market accounts from a remote location by taking a photograph of your checks and delivering the images and associated deposit information to your credit union without ever leaving your home.

Several reasons why we are planning to offer RDC?

- We want to remain relevant and competitive.
- Members of all ages use mobile devices and want mobile options.
- It is simple to use, secure and efficient.
- It won't be long before every financial institution offers it.

If you have any questions regarding remote deposit capture, please don't hesitate to ask.

Before I end this article, I would like to make a plug for our mobile application. If you are not already accessing your account with our credit union through a mobile application, please check us out.

1. Go to www.alpenacreditunion.com
2. Click itsme247
3. On bottom of screen, click add to favorites
4. On bottom of screen, click add to home page
5. Call (989) 356-4561 with questions.

Until next quarterly newsletter, I wish everyone much financial prosperity.

Mary L. Nefiske, CEO

Credit Union Hours

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

Closing at Noon:

Fri. April 14

Closed all Day:

Mon. May 29th



NOTICE:

ALPENA COMMUNITY CREDIT UNION WILL BE HOLDING OUR ANNUAL MEETING, MAY 12TH, 2017 AT THE CREDIT UNION. THE MEETING WILL START AT 5:30 JOIN US!!

MAY IS MEMBER APPRECIATION MONTH!!! BE SURE TO CHECK OUT OUR FRIDAY GIVEAWAYS AND WATCH FOR LUNCH ON US!!!

Thank you!

Reasons to Have a Credit Card



- **Boosts Credit History and Credit Score**
Controlled (timely payments and balance within 30% of the limit) use of a major credit card can help you to establish credit and improve your history and ultimately improve your credit score.
- **Low Cost Emergency Funds**
Your credit card can provide a solution for some unexpected expenses such as emergency auto repairs.
- **Potential Savings**
Take advantage of one day sale. As long as you pay your balance in full each month you will not pay interest. Increasing your credit score can also mean decreasing future interest on borrowed funds leaving more money in your hand.
- **Record Keeping**
Your monthly credit card statement is an excellent way to track your spending.
- **Purchase Protection**
If you pay cash and have an issue with the purchase, you are on your own to resolve the issue. Using your credit card gives you the added assistance of the credit card company if you have an unresolved dispute.
- **Safety When Traveling**
Cash cannot be replaced if stolen. Credit cards can be quickly reissued with little to no funds lost.
- **Rewards**
Most credit card programs offer reward points. Points can be used for travel & merchandise.

Alpena Community offers 4 Credit Card options

Platinum Preferred - 8% with Score Card Rewards with an intro rate of 5%

Platinum – 11% with Score Card Rewards with an intro rate of 8%

Classic -12.96% with an intro rate of 9.96%

Classic Share Secured -12.96%

For additional information regarding our Credit Card program please contact one of our lending staff. **Remember in addition to Score Card Rewards you receive Credit Union Member Reward Points.**

Ann D. Boyk



Lost or Stolen Visa card after hours call FIS 1-800-543-5073 or Visa Direct 1-800-VISA911
Lost or Stolen Debit card after hours call CO-OP in U.S. 1-888-241-2510 Outside U.S. 1-414-341-6535