



## Alpena Community Credit Union

710 W. Miller Street, Alpena, MI 49707  
www.alpenacreditunion.com (989)356-4561

### Second Quarter Newsletter 2018

**April is Financial Literacy Awareness Month.** We believe this is a good time to highlight the fact that your credit union currently has two AFC® (Accredited Financial Counselors) on staff and a third one well on her way to receiving her accreditation.

**Amanda Decker** just recently completed the rigorous education program and passed the comprehensive exam as well as the completed 1000 hours of field experience. Amanda has agreed to abide by the Professional Code of Ethics and Standards as an AFCPE® (Association for Financial Counseling & Planning Education) professional.

The AFC® is the only financial counseling certification that is NCCA accredited (National Commission for Certifying Agencies). The AFC's compliance with NCCA standards shows that the educational content and testing for the AFC® is comprehensively sound and has been developed, maintained and governed by the highest standard. This recognition and achievement sets the certification mark apart from others in the field and emphasizes the highest standard of excellence that AFCPE® has built for this field. The AFC® program is highly focused on professional development and continuing education. In order to maintain the certification, an AFC® professional is required to obtain and report 30 hours of continuing education every two years.

Through the certification process professionals such as Amanda and I have been trained to guide clients through the various financial stages in life. From credit and debt to estate planning and retirement. An AFC® professional is able to give guidance without a one-size-fits-all approach. Be it concerns regarding retirement goals or the need to modify ineffective money management behaviors, we can tailor a plan to fit the individual we are working with.

As your Credit Union we, as well as the AFCPE®, believe that all people deserve access to a higher standard of professional financial advice regardless of their income or their background. We believe that the AFCPE® standard embodies the Alpena Community Credit Union's Mission Statement and Vision Statement:

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

**Vision Statement:** A community where everyone can achieve financial freedom through education.

Please contact Amanda or myself anytime to discuss questions or concerns you may have regarding your financial lifecycle.

*Ann D. Boyk*  
CEO

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

#### 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

#### CLOSED

Monday, May 28<sup>th</sup>  
Memorial Day



*Let us remember to show  
our appreciation for all  
those who have served this  
great nation!*



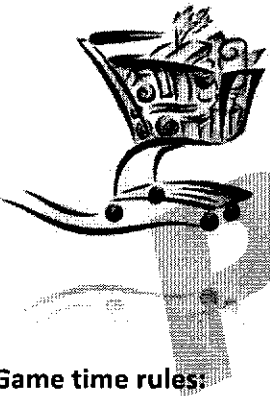
## Text Us! 989-356-4561

Did you know you can now text us during our regular business hours? If you're looking for a quick response such as a rate on a loan, or maybe just our hours, you don't need to take the time to call! You can now send us a quick text message and one of our friendly staff will quickly reply. Protecting your personal information is our top priority, so if you're needing an account balance, or simply want to know if a check cleared, we recommend that you call us instead.

**Alpena Community Credit Union**

**&**

**Neiman's Family Market presents:**



## Super Market Sweep

### Who is eligible to enter?

- Anyone (members & non-members of the credit union) over the age of 18

### How do you enter?

- Enter at the Alpena Community Credit Union

### Game time rules:

- The participant will get 2 credit union grocery bags that may not, at any time, touch the floor
- He/she will have 2 minutes to fill their bags
- Alcohol, tobacco, and lottery are excluded
- He/she must return any item back onto the shelf if knocked down
- Physical or bodily contact with another individual will immediately disqualify the participant

- The 4 winners from dates (still yet to be determined) will then compete for one final "sweep" at the end of the year. With a budget and a time limit, the goal is to feed a family of four with healthy meals. Whoever accomplishes this best will get to keep the groceries and a matching set of groceries will be given to another individual to be drawn from all the entries submitted throughout the year.