

Locations

1013 US 23
P.O. Box 858
Alpena, MI 49707
989-356-3577
Fax: 989-354-2428

1100 S. Bagley St.
P.O. Box 515
Alpena, MI 49707
989-356-3577
Fax: 989-356-6906

12285 Jerome St.
P.O. Box 633
Atlanta, MI 49709
989-785-3800
Fax: 989-785-6235

111 S. Church St.
P.O. Box 58
Lincoln, MI 48742
989-736-8912
Fax: 989-736-3217

103 State St.
P.O. Box 279
Oscoda, MI 48750
989-739-9103
Fax: 989-739-3555

11610 US 23
P.O. Box 84
Ossineke, MI 49766
989-471-2332
Fax: 989-471-5509

118 W. M 55
P.O. Box 250
Tawas City, MI 48764
989-362-7980
Fax: 989-362-8520



Alpena
Alcona
Area
Credit Union

Toll-Free 1-800-443-3577

CU* Talk 800-860-5704

MasterMoney Debit Card
lost/stolen 800-754-4128

VISA Card lost/stolen
800-991-4965

HOURS

Lobby

Mon - Thurs
9:00 a.m. to 5:00 p.m.
Fri
9:00 a.m. to 6:00 p.m.

Drive-thru

Mon - Thurs
8:30 a.m. to 5:00 p.m.
Fri
8:30 a.m. to 6:00 p.m.
Sat
8:30 a.m. to 12:00 p.m.

ATM Locations

Onsite ATM's are located
at each branch location. An
additional ATM is located
inside Alpena Regional
Medical Center.

Better Choice Loan Services



Alpena
Alcona
Area
Credit Union

www.aaacu.com

It's Me 247 Online Banking



Better Choice Loans

If you have a payday or cash advance loan, you're paying extremely high interest rates and fees. If you have to roll over your loan, you will pay even higher fees for that privilege and may be caught in a never-ending cycle that's digging you deeper in debt. That's why Alpena Alcona Area Credit Union has developed the Credit Union Better Choice Loan. This smart alternative to payday lending helps you save more of your hard-earned money – and even start saving for your future.

An affordable, short-term loan. Unlike payday or cash advance loans, a Credit Union Better Choice Loan offers a longer, 90-day repayment term with lower fees and interest rates. In fact, you'll only pay \$24.95 for your application fee. And, you'll pay only 25% APR – that's considerably less than the 500% effective interest rates you may be paying on a payday loan. Plus, you'll have the flexibility of making monthly, bi-weekly, or weekly loan payments.

An easy way to save for the future. Best of all, a Credit Union Better Choice Loan features a built-in savings benefit. Ten percent (10%) of your loan, will be deposited into a savings account in your name paying a dividend. You may not withdraw any portion of that deposit, or close the account, until the loan is paid off.



Get back on track with FREE financial counseling. If you need assistance in getting out of debt or you just need advice on how to better manage your money, Alpena Alcona Area Credit Union can help by providing free financial counseling and expertise.

Make the Better Choice, Apply Today! Stop paying high fees and interest rates to payday lenders and get a Credit Union Better Choice Loan. Applying is easy, and no collateral is required. For more details and an application, talk to your Alpena Alcona Area Credit Union representative today.

Credit Union Better Choice is an affordable, short-term loan that offers:

- 90-Day Repayment Term
- Flexible Monthly, Bi-weekly, or Weekly Payments
- \$24.95 Non Refundable Application Fee
- \$200 Minimum Loan
- \$1000 Maximum Loan
- 25% Annual Percentage Rate (APR)
- A Built-In Savings Benefit
- Financial Counseling

Why pay high fees and interest rates when there's a Better Choice? Get a Credit Union Better Choice Loan today! For more details and an application, contact your credit union.

Must qualify. Borrowers must meet Alpena Alcona Area Credit Union membership requirements and be over age 18.

