



BANK OF ALPENA

We built our future... Let us build yours

WE WELCOME PAULETTE ROZNOWSKI TO OUR MORTGAGE DEPARTMENT



Bank of Alpena welcomes Mortgage Lender, Paulette Roznowski, to our team. Paulette, who joined the bank in July of this year, has extensive experience in banking. Her career started in 1991 at NBD Bank and since that time she has held various positions ranging from bookkeeping clerk, teller, customer service and personal banking assistant in trust services. In 2000 she received her State of Michigan license to sell fixed annuities as a Licensed Personal Banker. In August of 2002 Paulette became a Mortgage Originator for Citizens Bank, servicing the Northeast Michigan Region.

Paulette and her husband, Doug, are outdoor enthusiasts. Whenever they can, they take the opportunity to enjoy the many outdoor activities that living in Northeast Michigan provides: kayaking, snowmobiling, skiing and golfing. They also enjoy spending time with their daughter, Leanne, and son, Dustin, daughter-in-law, Shaina, and of course granddaughter, Amelia Rose. Over the years Paulette has volunteered for various charitable organizations. In July of 2006, Paulette, along with her husband and daughter, went to New Orleans as

volunteers with the National Relief Network to help the victims of Hurricane Katrina. She currently serves on the finance council at St. Mary's Church.

Paulette is very excited to be a part of Bank of Alpena and our experienced mortgage team, providing you with exceptional service. She welcomes your business and the opportunity to answer any questions that you may have about mortgages, either in person or over the phone. She can be reached at (989) 358-9906.

IT'S IMPORTANT that we teach our children the



difference between needs and wants, and the importance of budgeting. Here are a couple tips to help children develop skills that will help them make good financial decisions throughout life. Visit the following website for more tips and helpful information:

<http://www.aba.com/Consumer+connection/teachchildren.htm>

Learning and Earning

A yard or garage sale can be a great learning tool. Invite your child to contribute some of his or her old toys, books or clothes to a garage sale and help him price them appropriately. At the end of the sale, write down what he sold and how much money he received. Consider opening a savings account with the money he earned.

Teach Them What to Do with an Allowance

Have your children list expenses and income. Under expenses, include what they spend for movies, lunches, etc. Have them subtract expenses from income. Help them think of ways to reduce their spending. If their income is more than expenses, talk about a savings plan.

**Stop by today
and open your
Bank of Alpena
Club Account!**

It is the convenient way to save for your holiday or vacation expenses while you earn interest instead of paying interest!

- Minimum \$5.00 deposit and no minimum balance fee
- Contribute any dollar amount to your Club Account at any time
- Direct deposit is available
- Check issued or funds can be transferred to any Bank of Alpena account on October 15, 2008
- FDIC insured

club accounts

**2007 Club Account Checks
will be mailed October 15, 2007!**

EMPLOYER PLANS

Simpler and Better!

A retirement plan that is simpler for you and better for your employees is as easy as picking up the phone and contacting Financial Services of Northern Michigan today!



Julie Ferguson
Infinex Investment Executive
Chartered Retirement Plans Specialist™

Financial Services

of Northern Michigan

Look forward to your future.

Inside Bank of Alpena

989-358-3437

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"An open mind collects more riches than an open purse."

* IMPORTANT WIRE TRANSFER INFORMATION *

We are pleased to announce a change in our wire transfer instructions for all Bank of Alpena **Incoming Wire Transfers**. Effective immediately, customers wiring funds from any other financial institution to Bank of Alpena, please provide the following information to the sending financial institution:

ABA #072414051
Bank of Alpena
468 N. Ripley Blvd.
Alpena, MI 49707
Beneficiary Acct Name
(Name on account to which funds are to be deposited)
Beneficiary Acct #
(Account number to which funds are to be deposited)

As a reminder to customers who also request that we send Outgoing Wire Transfers in any amount, we **must** have the complete address of the beneficiary to process your outgoing wire request.

!!! CUSTOMER SERVICE NEWS !!! Join us in welcoming **Sarah Ross**, who comes to us from US Bank in Missouri as a full time teller and **Tina Livermore**, an experienced former banker returning to the work force as a part time teller. Also, congratulations to **Nancy Losinki** on her move to the Operations area. You may still occasionally catch a glimpse of Nancy up in the teller area performing her many new job duties.

SMILE... There once was a little boy who wanted to meet God. He knew it was a long trip to where God lived, so he packed his suitcase with Twinkies and a six-pack of root beer and he started his journey. When he had gone about three blocks, he met an old woman. She was sitting in the park just staring at some pigeons. The boy sat down next to her and opened his suitcase. He was about to take a drink from his root beer when he noticed that the old lady looked hungry, so he offered her a Twinkie. She gratefully accepted it and smiled at him. Her smile was so pretty that the boy wanted to see it again, so he offered her a root beer. Once again she smiled at him. The boy was delighted! They sat there all afternoon eating and smiling, but they never said a word. As it grew dark, the boy realized how tired he was and he got up to leave, but before he had gone more than a few steps, he turned around, ran back to the old woman and gave her a hug. She gave him her biggest smile ever. When the boy opened the door to his own house a short time later, his mother was surprised by the look of joy on his face. She asked him, "What did you do today that made you so happy?" He replied, "I had lunch with God. You know what? She's got the most beautiful smile I've ever seen!" Meanwhile, the old woman, also radiant with joy, returned to her home. Her son was stunned by the look of peace on her face and he asked, "Mother, what did you do today that made you so happy?" She replied, "I ate Twinkies in the park with God, and you know, He's much younger than I expected!"

—Julie A. Manhan (Chicken Soup for the Soul)

KNOWLEDGE QUIZ

1. The President of the United States must be at least how old?
2. U.S. Senators are elected for how many years?
3. How many U.S. Senators does each state have?
4. What are the first ten amendments to the Constitution called?
(answers on front page)



Member FDIC
Equal Housing Lender

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COOK'S CORNER



Crockpot Turkey Breast Dijon

- 1 fresh bone-in turkey breast
- 3 Tbs. Dijon mustard
- 2/3 cup 100% fruit juice (your choice)
- 1 tsp. salt
- 1/8 tsp. pepper

Put turkey breast, skin side up, in crockpot. Spread with Dijon mustard, season with salt & pepper. Pour juice over the turkey. Cover; cook on low 8 to 9 hours, until turkey is thoroughly cooked.

!!! IMPORTANT REMINDER!!!

If you are moving or if you go away for the winter months it is important that you keep your account information current with us. **The post office WILL NOT forward your monthly statements or correspondence.** Due to security concerns we cannot change addresses over the phone so please stop in or request a change of address form from us.