



# BANK OF ALPENA

We built our future... Let us build yours

# Thank you for voting us Sunrise Side's Best Bank!

*Kenneth J. Decker*     *Karen Kephner*  
*Debra Winter*     *Craig Kus*



**FRAUD ALERT:**  
**Vishing Scam targets consumers**

A “vishing” telephone call is a call impersonating a financial institution. It may be a pre-recorded call advising you to input your ATM or debit card number, expiration date and PIN to reactivate your account. This can enable the perpetrator to make an unauthorized ATM withdrawal from your account. Please be aware of any calls requesting sensitive information from you and don't give out personal information on the phone unless you are absolutely sure you know who you are dealing with.

Here are other ways to deter identity thieves:

1. Shred financial documents and paperwork with personal information before you discard them.
2. Protect your Social Security number. Don't carry your card in your wallet or write your number on a check.
3. Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
4. Never click on links sent in unsolicited emails. Use firewalls, anti-spyware and anti-virus software to protect your home computer.

**Notes from the Annual Meeting  
of Shareholders**



On Tuesday evening, May 20, 2008, Alpena Banking Corporation Chairman Jim Park welcomed approximately 65 shareholders, directors and bank employees to the holding company's Annual Meeting of Shareholders, which was held in the lobby at Bank of Alpena. Following the official tabulation of proxies, a slate of directors including Richard Crittenden, Stephen Fletcher, James Park and Debra Winter were elected to another term of office.

Mr. Park addressed the group, highlighting items of interest from the 2007 Annual Report. He congratulated bank management and staff for a successful year and thanked them for the active role they take in the community. Bank President and CEO Craig Kus followed with a PowerPoint presentation showing Bank of Alpena's 2007 financial results in key categories, a year-by-year performance comparison, factors that influenced the 2007 operating environment and how we responded, and our plans for 2008 and beyond.

Following the meeting, the group socialized and enjoyed light hors d'oeuvres and beverages provided by J&J's Catering.

# Thank You!



**Julie Ferguson**  
Investment Executive  
Chartered Retirement Plans Specialist<sup>SM</sup>

Being voted Sunrise Side's Best Financial Advisor is amazing! Making me even more determined to listen to your needs and more responsible for providing the options and services you deserve!  
Thanks again, Sunrise Side!

*Julie Ferguson*



**Financial Services**

of Northern Michigan

**Look forward to your future.**

468 North Ripley Boulevard  
inside Bank of Alpena  
Alpena, Michigan 49707

**989-358-3437**

Securities offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Infinex and the bank are not affiliated.  
Not a deposit · Not guaranteed by the bank · Not FDIC insured · Not insured by any federal government agency · May go down in value

## We're Celebrating **YOUR** Retirement!

You should, too!

Join us!

July 28 - August 1, 2008

Bank of Alpena Lobby

for complimentary cake  
and all of the help you need  
to be ready for  
your retirement party!



### TIPS FOR INCREASING YOUR PHYSICAL ACTIVITY

Summer is here! It's a great time for us to add exercise to our daily schedule. Each pound of fat your body stores represents 3,500 calories of unused energy. It's important for your overall health to make physical activity a regular part of your day. Adding 15 minutes of moderate exercise to your daily schedule, like walking one mile, will use up approximately 100 extra calories per day, or a loss of about 10 pounds in one year (assuming your food intake stays the same). Here are some ideas to get you started:

- When possible, walk, jog, roller blade or ride your bike
- Stretch or exercise while watching television
- Mow the lawn with a push mower
- Go for a brisk 10 minute walk instead of a coffee break
- Join a team sport, like softball or bowling
- Golf, play racquetball or tennis

If it's difficult for you in the beginning, you can easily reach your goal of 30 minutes per day by breaking your activities up into 10 minute sessions. And most important, have fun while being active because if you do, it will become a healthy habit you won't want to break!



### Want to Start Recycling?



If you would like to start recycling, it just got a little easier. Habitat for Humanity has a recycling drop-off center in the parking lot of their new location at 1600 West Chisholm St. Items you can recycle: Number 1 & 2 plastics, tin cans, paper and cardboard. Start doing your part to help the environment today!



*"If life gives you lemons, just rearrange the lemons and return a smile."*

### COOK'S CORNER



#### GRILLED CHOPS

- 3/4 c. soy sauce
- 1/4 c. lemon juice
- 1 tbsp. each: chili sauce & brown sugar
- 1 garlic clove, minced
- 6 rib or loin pork chops

Combine first 5 ingredients. Pour over chops, cover & refrigerate 3-6 hours or overnight. Remove chops from marinade & grill to desired doneness.

### Helms' Facts of Life

1. It may not be your fault, but it is your problem.
2. There is no fairness and justice in this world!
3. You have to pick up the pieces and move on.
4. Successful people make the most out of where they are in life today!

Reality isn't the way you wish things to be, nor the way they might appear to be, but the way they actually are. Either acknowledge reality or it will work against you.

- Dr. Lawrence C. Helms

**BANK of Alpena**

Member FDIC  
Equal Housing Lender

468 N. Ripley Blvd.  
P.O. Box 218  
Alpena, MI 49707  
Phone: 989-358-9900  
Fax: 989-358-9909

www.bankofalpena.com  
Editor: Marilyn Worm