

BANK OF ALPENA

468 RIPLEY

Second Quarter 2009

of Interest

GETTING TO KNOW ...

**Donna, Karen, Kim
and Lee Ann**

CUSTOMER SERVICE

Bank of Alpena's Customer Service ladies open and maintain accounts, but that is not all! Between them they manage others, settle HR issues, oversee the appearance inside the bank, plan activities, greet customers and maintain the supply of coffee, cookies and apples! They also develop and implement new products and services, as well as participate in strategic planning and annual budgets.

Most have been with Bank of Alpena since it opened in 2001 and they have combined experience of 115+ years in banking!

They love being able to take care of their customers' banking needs from A-Z and especially appreciate how Bank of Alpena customers become part of the Bank of Alpena extended family by sharing their stories about their families, vacations, pets and favorite pastimes. They take pride in knowing that customers will be greeted in person when they enter the bank or call on the phone and that the community trusts them with their financial needs.

The Truth About Mortgages and Refinancing

The current residential mortgage environment can be confusing and daunting. Bank of Alpena has the right people and products to guide you through the entire mortgage loan process.

Bank of Alpena is a community bank focused on providing quality products and services that benefit you as well as the local community. Since Bank of Alpena has such deep roots in our community, we decided that it was not in the best interest of anyone involved to promote subprime mortgages or non-conventional mortgage products to consumers in our area.

Bank of Alpena does, however, have a full service residential mortgage department that is poised to

assist you in finding the right mortgage product for your specific situation. Our goal is to assess your needs and recommend products that will fulfill your homeownership dreams and meet your financial goals.

As you probably know, the current economic environment has caused mortgage rates to drop to their lowest levels in several years. But, you may not know how it may be to your advantage to mortgage or refinance a home now. We can help you make that decision and guide you through the process.

The economy has also caused a decrease in property values, which may make it more challenging to get a mortgage or refinance your home. But, since Bank of Alpena is deeply involved in the community and stay abreast of local economic changes, we can assist you in determining your best options.

Truths, *continued on back*



Bank of Alpena Presents
MINDING YOUR MONEY:
See back for details!

New! HSA options include savings accounts and CDs. To find out which is best for you, call Customer Service. They will help you!

Bank of Alpena Presents
MINDING YOUR MONEY:
**Whose name should be
on your accounts?**

PRESENTATION and QUESTION & ANSWER



Special Guest Presenter
Karen Jo Bennett, Attorney at Law
Wenzel Bennett Kowalski & Harris PC

Thursday, May 7, 2009
at Bank of Alpena, 468 N. Ripley Blvd.
from 7:00 p.m. - 9:00 p.m.

There is no charge for this event and the public is welcome.
Pre-registration is requested. Space is limited.

Truths, *continued from front*

Our mortgage department is staffed by experienced lenders and support staff that are determined to provide the best product, the best service and the best overall mortgage experience to Bank of Alpena customers. We also pride ourselves on the ability able to make quick lending decisions, which can be an advantage when looking to purchase a home or seasonal residence.

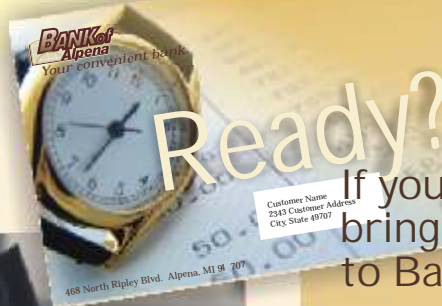
And yes, Bank of Alpena has the resources to lend to qualified borrowers!



A Bank of Alpena Money Market Savings Account offers you a higher interest rate than a regular savings account with the convenience of check writing privileges*!

Call Customer Service for details.

* Three Check limit per month



Ready?

If you are ready to bring your business to Bank of Alpena . . .

You can request your own Business Banking Simple Solutions Kit

By phone: Call 358-9900 and ask for Kim, Donna, Lee Ann or Karen.

Online: Download it at bankofalpena.com.

In person: Stop by 468 North Ripley and pick one up.



Give your grad a great start!

Ask how you can give the gift of good investment habits!



468 North Ripley Boulevard
Alpena, Michigan 49707

989-358-9900

bankofalpena.com

Member
FDIC

Financial Services
of Northern Michigan

Julie Ferguson
Infinex Investment Executive
Chartered Retirement Plans Specialist™



Should you convert your Traditional IRA or 401k to a Roth IRA? If so, there may be advantages to waiting until 2010.

Ask Julie Ferguson, Infinex Investment Executive of Financial Services of Northern Michigan. She is conveniently located right inside Bank of Alpena!

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