

Fourth Quarter 2009

of Interest

Even More Convenience for Bank of Alpena Customers!

Bank of Alpena is pleased to announce two new products to help make your banking easier:

- **Mobile Banking**
- **Activity Management**

Mobile Banking is the ultimate in on-demand service. With it, you can receive alerts about your account activity delivered right to your cell phone.

Imagine getting a text message if your account falls below \$100, a deposit has been made, or a check has cleared. Mobile Banking delivers the information you need, when you need it.

In addition, from a cell phone with Internet access, you can securely log on to:

- View your current account balances.
- View the most recent transactions.
- Transfer funds between accounts.

Use Mobile Banking with complete confidence as it delivers the highest level of security, thanks to multiple layers of authentication. This includes a personal PIN number that only you know and a One-Time Password that changes each time you log in, ensuring your information is fully protected.

To enroll, simply log in to Internet Banking, click the "Options" menu, and choose the "Mobile Banking Enrollment" option.

Activity Management allows you to view transactions for months. A new "All Transactions" option is listed under the "Transactions" menu which allows you to select a range of transactions. Upon submitting the selection criteria, you can perform the following:

- Edit transactions to change the transaction description.
- Define categories for transactions.
- Export transactions to comma-separated, Microsoft Money, and Intuit Quicken/Quickbooks (as applicable) files for use in budgeting or tax reporting software.

Both products are **FREE** for our Internet Banking customers. If you have any questions about these new products, please call (989) 358-9900.

GETTING TO KNOW ...

Bank Operations

The Bank of Alpena Operations department includes the "backroom" folks you don't know are there as they are mailing your statements and notices, processing your deposits and checks, providing great customer service and answering your questions - just to name a few jobs!

Their goal is to provide secure, leading edge, and cost-effective technology to you, the customers. They have the flexibility to customize products and services to meet our customers' evolving needs.

They administer the Bank's local, internet, and intranet networks, telephone and all related software programs as well as user administration, support and training. They are also responsible for:

- Storing images, statements and notices in Internet Banking so you can view them online.
- Resolving deposit and check posting errors.
- Scanning all documents to keep the Bank paper-free and your information secure.
- Taking ownership of a customer issue and resolving it with the least amount of impact.
- Creating CDs of your images and statements to keep you paper-free.

Even though you don't know they are there, they strive to make your banking experience as pleasant and efficient as possible!



Operations Department:

Jessica LaHaie, Jennifer Grzeskowiak, Linda LaHaie and Nancy Losinski

Please Join Us! As we welcome Bill Yaklin, Senior Vice President of Commercial Banking, to the Bank of Alpena staff!

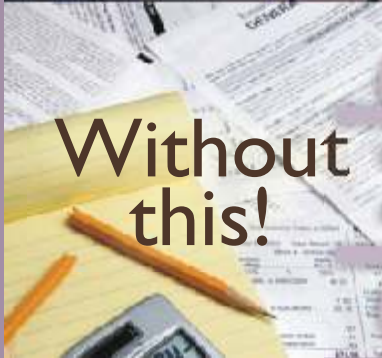
Club Account checks will be mailed Thursday, October 15.



Want this?



Or this?



Without this!

Open Yours Now!

A Bank of Alpena Club Account is the convenient way to save for your holiday or vacation expenses while you earn interest instead of paying interest!

So, go ahead! What are you saving for?

Financial Services
of Northern Michigan

Julie Ferguson
Infinex Investment Executive
Chartered Retirement Plans SpecialistSM



Every Mile Counts...

whether it's one or 100! Bank of Alpena's team raised \$2,213.80 for cancer research during Relay for Life held August 15-16. They also earned recognition for their Luau-themed campsite decorations!

Team coordinator, Melanie Robb, would like to thank everyone who came down to walk and brought family and friends with them. Says Melanie, "It was so much fun, we are definitely going to continue to do this!" Alpena County raised \$67,637.20.

How is Your Financial Health?

Assess Your **FINANCIAL WELLNESS.**

Implement Your **RECOVERY PLAN.**

Explore Your **PREVENTION OPTIONS.**

A special note to Taylor Bean & Whitaker mortgage customers

In the past, Bank of Alpena was able to accept payments on Taylor Bean & Whitaker mortgages. Due to closing of the Taylor Bean & Whitaker offices, we can no longer accept those payments. You should have received notice that your mortgage was transferred to a new servicer. Watch your mailbox, and please be aware letters you might guess to be 'junk mail' could be important information from your new servicer and will contain payment instructions.

We understand the concerns you may have regarding your mortgage and this transfer. At this point, it appears to be a seamless transition. We do suggest you read the notice thoroughly as there are specific instructions to follow. We welcome your phone calls to our mortgage department for questions you may have.



The bank for you.

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Alpena, Michigan 49707
989-358-9900
bankofalpena.com



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

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