

**WHERE YOU
COME FIRST!**

BANK OF ALPENA

www.bankofalpena.com

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***** BUILDING PROJECT UPDATE *****

The management and staff of Bank of Alpena would like to thank all of you for your valued patronage this past year and for your continued cooperation during our building project.

As you may be able to tell from the photo, renovations to our office have now consumed the former structure. The exterior is 95% complete and the interior is well on its way. The electrical wiring and plumbing have been installed, and the crews are in the process of installing drywall. The exterior sign will be redesigned and the tower, which sits above the main entrance, will house clocks on its north and east faces.

As for our current location and staff, well, it's been five months since we vacated our old office and moved into the modular office. To say the least, it has been cozy! When the new building is completed, the Operations staff—those folks who keep our computers running and the paperwork flowing—will be the first to move in. They will continue to provide service to the modular office while they test the systems in the new office to make sure everything is in order. Hopefully, within a week following their move, the rest of the staff will make the move and we can hold our grand re-opening celebration. We plan to make that move in mid-May 2006. The former Computer Consultant Services house, which is adjacent to the modular bank office, will be razed and that property will be used for employee parking.

Once again, we want to thank all of our customers and vendors for their cooperation and support during this time. Although the surroundings will change, at Bank of Alpena you will always get the special service that you have come to expect!



MAKING A DIFFERENCE



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We're on the Web!
www.bankofalpena.com

In the true spirit of the Holiday Season, the employees at Bank of Alpena participated this past Christmas in the Alpena Community College Volunteer Center's Christmas Wish List Program. Through the generosity of our employees we were able to purchase gifts for 52 children totaling approximately \$1,000.00. The joy of knowing that our gifts made it possible for these children and their families to have a happy Christmas brought warmth to a season that can sometimes seem cold.

A Zen monk was seen by his disciple by the sea, where the tide had washed ashore hundreds of starfish. It was clear that they would soon die from exposure. The monk was tossing the starfish, one at a time, back into the sea, in a slow and meditative manner. The young disciple looked at the large number of starfish that were succumbing. "Why are you bothering?" the disciple asked the monk. "It won't make any difference." The monk stopped for a moment, and looked down at the starfish in his hand. "It will to this one," he replied.

ADVANTAGES OF A LOCAL CONTACT

Considering refinancing or purchasing a home? Maybe drawing up plans for building? Can you imagine not having a local person to call when going through the paperwork? We're happy to offer two mortgage specialists; both are professionals in the industry who will work with you every step of the way. **Mary Jo Springer** and **Linda Sansom** welcome your inquiries.

We have the best of both worlds—great interest rates with a wide variety of products to meet the customers' needs, AND you can walk into our bank to make a payment or ask a question.

So... go ahead and get those prices from your builder, and then walk through our doors or make a "local" phone call to 358-9900 and ask for Mary Jo or Linda. We'll make it easy. We appreciate your business!

Are you using Bank of Alpena's Online Banking? You can view your transactions and statements, and upon approval, even pay your bills—all at your convenience and in the comfort of your own home! Just visit www.bankofalpena.com and register to begin using this great service. It's just one more benefit of being a Bank of Alpena customer. And remember, at Bank of Alpena we always welcome your questions and comments. Just drop us an e-mail at genmail@bankofalpena.com or call us at (989) 358-9900.