

**WHERE YOU
COME FIRST!**

BANK OF ALPENA

www.bankofalpena.com

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WE NOW OFFER A MONEY MARKET ACCOUNT!

You asked and we listened!! Announcing the addition of the Premier Money Market Account to our line of products. This account offers a higher rate of interest and is more liquid than a certificate of deposit. The minimum opening deposit is \$2500. Interest is compounded daily and paid monthly. You can write up to three (3) checks on the account monthly. The bank provides pre-printed checks, deposit slips and withdrawals at no charge and the account is FDIC insured. Stop in and visit with Donna, Lee Ann or Karen to hear more about this exciting account or give us a call at 989-358-9900. (This account is available to individuals only.)

COMING SOON - THE DELUXECARD PREPAID GIFT CARD! Prepaid gift cards can be purchased for gifts, travel spending or even budgeting. Gift recipients can use the card as many times as they like for a full year, up to the amount stored on the card. Visit our website, www.bankofalpena.com, for more information and online purchasing details.

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

As our customers become accustomed to banking in our temporary office, construction of the new building is generating a lot of questions. The most frequently asked question is "Why are you leaving up some of the walls?" The answer is two-fold. First, the walls that are being left are being used to help in the support of the new roof system and secondly, for accounting purposes we needed to leave a certain percentage of the old building intact.

We are also happy to report that we are still on schedule to have the building enclosed before the nasty winter weather is here. As always, please free to contact us with any comments or concerns that you might have.

"A goal is created three times. First as a mental picture. Second, written down to add clarity and dimension. And third, when you take action towards its achievement." - Gary Ryan Blair



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WHERE YOU COME FIRST!

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

DO YOU KNOW WHAT'S IN YOUR WALLET?

Have you ever lost your wallet or purse? If so, the panic that you feel is because we keep so much of our vital information in them. The following tips can help minimize your loss and your distress.

At least once or twice a year you should make a photocopy, front and back, of everything in your wallet or a written list of all the items. For example, your driver's license, health insurance card, debit and credit cards, etc. Keep this list in a safety deposit box or other secure place.

Be sure that your list contains the following information:

- The institution name, phone number, account number and expiration dates for all bank and credit cards.
- The phone number of the three major credit reporting bureaus: Experian #888-397-3742; Transunion #800-680-7289; and Equifax #888-766-0008
- The phone number for your local social security administration office
- The phone number for the closest office of the Department of Motor Vehicles

It is recommended that you **never** carry your social security card, birth certificate or passport around with you. Information contained on these items would make you an easy target for identity theft.

P.S. Bank of Alpena and Deluxe have teamed up to offer an identity theft protection service. Call 989-358-9900 for more information.

LOOK WHAT YOUR COMMUNITY HAS TO OFFER...

Fall is well under way and winter is not far behind. On Nov. 25th plan to attend the LaFarge/Bolenz Lighted Holiday Parade which will kick off the "Light up the Season" weekend. This year the parade will start around 5:30 p.m., followed by the Culligan Plaza tree lighting. There will be caroling, wagon rides, roasted chestnuts and hot chocolate. Many of the downtown merchants will have extended hours throughout the weekend so be sure to bring your Christmas list with you!

Go Alpena IceDiggers!!! Don't let the cold weather keep you inside this winter. Take in a hockey game at the Northern Lights Arena. Or bundle up and go for a walk on the beach or a hike in the woods. Once the snow arrives you can get out and ski, skate or snowshoe. You might even consider having a snowman contest or a chili cook-off with your family or friends. No matter what the season there is always plenty to do in Northern Michigan!

"The greatest discovery of any generation is that a human being can alter his life by altering his attitude." - William James