

## Branch Listing

**Home Office**  
(517) 787-6510

**Argyle Branch**  
(517) 784-7191

**Felpausch Food Center**  
(517) 783-2006

**Parnall Branch**  
(517) 768-8255

**Vandercook Branch**  
(517) 784-0227

**Grass Lake Branch**  
(517) 522-6191

**Brooklyn Branch  
at Country Market**  
(517) 592-3017

**Battle Creek Branch**  
(269) 968-2207

**Hillsdale Branch**  
(517) 437-3676

**A1@home**  
[www.american1fcu.org](http://www.american1fcu.org)

**American 1 Access**  
(517) 787-0447  
(800) 247-2296

## American 1 ATMs: new locations

American 1 has two new convenient ATM locations:

**Hillsdale Kroger**  
- 290 W. Carleton St.

**R&R Mini Mart**  
- corner of West and Gason in Jackson

electronic access

# Don't fret it: just debit

**W**hen you're holiday shopping this year, don't fret it – just debit!

Your debit card, together with an American 1 checking account – is an easy way to do all your shopping at stores or online. Debit cards work like a credit card, but funds are debited from your checking account.

Tracking your spending is easier, and making purchases is faster! Plus your debit card is accepted anywhere MasterCard is accepted, meaning you can spend your money at many worldwide locations, as well as on the web.

Don't have an American 1 checking account? Switching is easy. Stop by any branch or visit us online at [www.american1fcu.org](http://www.american1fcu.org). Don't fret it – just debit!

**You're covered** – Accidentally overspend on your checking account? Don't fret it. American 1 provides a pre-approved \$500 overdraft limit to your personal checking account. If you overdraw, we may pay each item up to your \$500 limit. Your account will be assessed a Courtesy Pay charge of \$25 per item, but you won't be charged an extra merchant fee. As long as you are a member in good standing, you benefit from Courtesy Pay!

## Skip-a-pay helps you and students

Every wish you could skip one of your loan payments - at least once a year - to catch up on bills or shopping? With American 1's Skip-A-Pay Program, your wish is granted.

American 1 allows you to skip one loan payment per year by donating \$25 to our high school scholarship program. If you have two or three loans with us, you can skip each of those once a year - all in the same month if you want!

We take all the \$25 donations we receive through the skip-a-pay program and give out \$1,000 scholarships to high school seniors who are heading to college.

Last year American 1 gave out eight \$1,000 scholarships to deserving, altruistic students.

To skip a payment, simply stop by any branch location, speak with a member service representative, and make a \$25 donation to our scholarship fund. That's all!

Our Skip-a-Pay Program benefits you by letting you skip a loan payment and benefits area high school students by helping them go to college.



Ask any branch for more details!

## ScamWatch: keep on guard during holidays

American 1 Federal Credit Union is always on guard to protect you from fraud – especially considering 15 million people were affected by identity theft in 2006.

American 1 offers information on fraud and identity theft through the ScamWatch page on our web site. Go there to see the latest information on checking, e-mail, and phishing fraud, as well as handy links to resources where you can learn more.

Keep in mind that American 1 will never contact you about issues with your account

via e-mail. Any legitimate business will never ask you to wire money back to

### SCAM WATCH

them after a transaction, and no foreign country will contact you about winning the lottery. These are all scams, no matter how appealing the offer.

The important rule to remember is: if it sounds too good to be true, it usually is. Also, be sure to check over your account statements on a regular basis to check for suspicious activity.



## Santa branch visits planned

Bring the kids to see Santa Claus at your nearest American 1 branch this Christmas. Stop by to get a free take-home picture, plus gifts and treats. Santa will visit these branches in December:

### Chelsea

Saturday, Dec. 15 from 12 - 2 p.m.

### Argyle

Tuesday, Dec. 18 from 3 - 5 p.m.

### Battle Creek

Wednesday, Dec. 19 from 3 - 5 p.m.

### Home Office

Thursday, Dec. 20 from 4 - 6 p.m.

### Hillsdale

Friday, Dec. 21 from 3 - 5 p.m.

## Board of Directors

### Executive Committee:

Chair: Allen Eichenberg  
Vice Chair: Chester Radabaugh  
Treasurer: Philip E. Hoffman  
Secretary: Jerry Tremaine

### Board of Directors:

Darlene Lampman  
Jerry Sisk  
Rev. Ira Combs

### Supervisory Committee:

Chair: Chester Radabaugh  
Tim Griffith  
Pat McCaffrey

## Upcoming Events

### Paws & Claws Expo

Saturday, Nov. 17  
10 a.m. - 2 p.m.  
Jackson County  
Fair Events Center

## Holiday hours

All American 1 branches will be closed for the holidays on the following dates:

- **Monday, Dec. 24**  
(Christmas Eve - branches close at noon)
- **Tuesday, Dec. 25**  
(Christmas)
- **Tuesday, Jan. 1**  
(New Year's)

Branches will open the day after each holiday.

