

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
Polly's Country Market
(517) 592-3017

Battle Creek Branch
(269) 968-2207

Hillsdale Branch
(517) 437-3676

A1@home
www.american1fcu.org

American 1 Access

(517) 787-0447
(800) 247-2296

Visit our Albion ATM

Whether you are visiting or you live in Albion, be sure to stop by our new no-surcharge ATM in the Snack Shop at 201 Perry St. Visit our web site for a complete list of A1 ATMs near you.

Christmas Clubs: save for the holidays

How many times have holiday expenses — gift prices, utility bills, travel expenses — caught you by surprise?

With an American 1 Christmas Club, you can soften the blow of those bigger energy and shopping bills by saving up throughout the year.

A Christmas Club lets you make periodic deposits into a special savings account that matures on October 31, earning dividends along the way. You can automatically transfer funds out of your paycheck, or make deposits through A1@home or in-branch visits.

On October 31, your Christmas Club funds roll over into your savings account, giving you extra cash to help handle the holidays.

Christmas Clubs are easy to set up: simply stop into any branch and talk with an Account Specialist or Member Service Representative, who can help you design your own holiday savings piggy bank!



ScamWatch: simple tips to protect ID

Keep an eye on your credit/debit card activity. You can often catch something fishy (or phishy) right away by monitoring your account. With A1@home, you can get up-to-date information on where your account stands. Notice something suspicious? Let us know.

Sound too good to be true? It probably is. Say a foreign dignitary is in prison, but wants to send you a money order — and a hefty payment for your troubles. Tell them to get lost.

Be careful what you carry. All it takes is a

quick swipe of your purse or wallet contents, and your identity is a goner. Don't carry your Social Security card with you unless you are on your way to use it.

Buy a shredder. Then use it. On all your mail, even the junk, that you throw away.

SCAM WATCH

Get familiar with your credit report. You can get a free copy every year, so be sure you do, and look for anything that looks out of place. Report errors immediately.

TurboTax: get your refund faster

Like the benefits of managing your checking account online, doing your taxes online can be just as easy, convenient, and accurate. Get the biggest refund you deserve with TurboTax Online. As you prepare your return, TurboTax:

- Asks easy questions and fills out all the right forms
- Accurately completes all the calculations for you
- Finds all the deductions you deserve
- Guides you through major changes to your tax situation



Step-by-step instructions guide you through the whole process, and you can print off your forms for record-keeping. Plus, you can get valuable advice on the tax savings implications of opening an IRA.

Use e-file and direct deposit to get your refund in as little as nine days. File your taxes with TurboTax Online today!

Women's Expo vendors sought

Have a product or service that caters to area women? You may find a receptive audience at the Spring Women's Expo, coming up March 17 from 1 to 5 p.m. at the Jackson Fair Events Center. In October, American 1's fall expo drew more than 1,200 guests throughout the day.

Call Event Coordinator Liz Niles at (888) 213-2848 to ask about booth availability at the Spring Women's Expo!



Refinance to a lower payment at American 1

Refinancing is an easy and smart solution to your current high-payment loan. Why pay more on your car, truck, or SUV loan than you have to?

With American 1's competitive loan rates and flexible terms, now is the best time to refinance your vehicle loan.

Fill out the easy loan application at any branch - or apply online - and start saving today!



Driver's seat — Steer your auto loan to American 1 and save on your payment each month.

Board of Directors

Executive Committee:

Chair: Allen Eichenberg
Vice Chair: Chester Radabaugh
Treasurer: Jerry Sisk
Secretary: Jerry Tremaine

Board of Directors:

Darlene Lampman
Philip E. Hoffman
Rev. Ira Combs

Supervisory Committee:

Chair: Chester Radabaugh
Tim Griffith
Pat McCaffrey

Upcoming Events

Spring Women's Expo

Saturday, March 17
Jackson Fair Events Center

Repos for sale

Looking for a value-priced vehicle for a child or student? Log on to www.american1fcu.org and browse through our repo vehicle selection. You can shop online for the car and price that fits your needs. American 1 offers financing on every vehicle. Shop at your convenience, and find a price you can afford!

Refer a Friend

Know someone who could benefit from an American 1 membership? Refer a friend, family member, or coworker and you will be entered to win a \$500 gas card! Head to our web site for referral forms and complete details.

