

FEBRUARY 2008

## Upcoming Events

### Spring Women's Expo

Saturday, March 15  
10 a.m. to 4 p.m.  
Middle School at Parkside  
in Jackson

## Refinance to ease your budget stress

Are your loan payments stretching your family budget? Refinancing is an easy and smart solution to your current high-payment loan, giving you lower payments on your car, truck, or SUV.

With American 1's competitive loan rates and flexible terms, now is the best time to refinance your vehicle loan. You can even roll-over multiple Visa balances into one easy payment. Pick up an easy application at any branch - or apply online - and ease the stress on your family budget.

## Gas card winner

Two was the magic number for Shannon Brown, a member since 2005, of Battle Creek. She referred her two grandchildren and won our November \$500 gas card drawing.

Shannon won despite being skeptical.

"I saw the flyer, and I said, 'Nobody wins those things,'" she said. "Then I got the call the next day."

Shannon said the \$500 worth of gas will help fill her "gas-guzzling SUV."

## Christmas Clubs: automatic holiday savings

**D**id you know you can set up your Christmas Club to automatically save for holiday shopping? How futuristic!

American 1's Christmas Club is the perfect way to put money away for the next holiday season, and you can set up automatic deposits from your paycheck - making saving convenient and worry-free. You can also make deposits online or at any branch.

Your club account earns dividends, and matures every year on October 31 - just in time for the Christmas shopping season.

Don't have a Christmas Club set up? Stop by any branch to find out more.

SAVE for  
CHRISTMAS

SAVE	EARN*
\$5/week	\$260
\$10/week	\$520
\$25/week	\$1,300

\*Plus dividends earned on Oct. 31



## \$500 gas winner is last of 2007

Steve Hertzfeld, a Parma resident, knew he didn't have much time: American 1's \$500 gas card giveaway was officially ending soon.

So he made sure he had a good chance to win by referring nine of his grandchildren.

"I was going to refer them all a few months before," Steve, a member since 1990, said. "But I waited until everyone got their Christmas money."

Steve and his wife, Colleen, referred all nine grandchildren in December, and signed them up all at once. The effort obviously paid off, because the Hertzfelds are our December \$500 gas card winners.

"I figured the odds were with me, with so many referrals," Steve said.



# Rose Parade: a return to tradition

This year will be a year of many celebrations for the Jackson County Rose Festival. Not only did American 1 commit to a presenting sponsorship for the parade and an after-parade event for the next five years, but approval from City Council came in January to support the change of the parade route as well.

In the 1960s and 70s, the parade took a route of South Jackson to Greenwood to Fourth Street to Ella Sharp Park. During its peak, the parade brought over 30,000 people to see Jackson's spectacular show of pride. The

parade is heading down that same path on June 1 at 1 p.m. and will end at the Middle School at Parkside with family-style activities in Ella Sharp Park following the parade.

Activities planned for the "Party in the Park" include a chicken BBQ, softball tournament, family-style entertainment, photo contest, and kids' activities. To start off the festival, there will be a North American Strongman competition on Saturday in Sharp Park.

If you would like to be involved, please contact Liz Niles at (888) 213-2848.



## Pick a local Visa card

Whose Visa do you use the most? Capital One? Bank of America? Some other giant bank in another state?

With an American 1 Visa Gold card, you can feel comfortable using our credit card because it supports a local financial institution that has close ties to your community.

American 1's Visa Gold comes with convenient and reliable service from the in-house American 1 Card Services department, low monthly payments, no annual fee, no-fee cash advances, fixed or variable rates, and our fabulous ScoreCard Reward Program.

Apply online or at any branch, and keep your American 1 Visa card first in your wallet.

pass the torch

## Refer a friend to win cash

American 1 is looking for a few good members to pass the torch of membership on to friends and family.

When you use a referral card and have someone you know join, you can win a \$25, \$50, or \$100 cash prize. Here's how it breaks down:

Referral total	Prize drawing
One member	\$25 cash
Three members	\$50 cash
Five or more	\$100 cash

By holding a drawing each month, American 1 will award 18 members with cash prizes by July.

But the best part? The top referring members get entered to win \$1,000 cash in our August prize drawing. It could be you!

Pick up a referral card at any branch, or download one from our web site, and pass them out to all your friends and family. The more people you refer, the bigger your prize - and the bigger your chance to win!

## 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

## 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

**Chelsea Branch**  
(734) 475-3416

