

**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

**What do you think?**  
What do you think of the new "News & Views?" Have an idea for an article? Send your thoughts and comments to [dlawrence@a1fcu.org](mailto:dlawrence@a1fcu.org) and you could appear in the next newsletter.

**Visa Gold** makes holiday shopping easy

Get an early start on your holiday shopping with American 1 Federal Credit Union's Visa Gold card.

American 1 Federal Credit Union's Visa Gold card boosts your spending power, just in time for the holidays, and features a new unique design. It also comes with convenient and reliable service from the in-house American 1 Card Services department.

Our Visa Gold's low monthly payments, no annual fee, no-fee cash advances, fixed or variable rates, and a Scorecard Reward Program can make more possible this holiday shopping season. Apply for a Visa Gold today and receive up to **5,000 bonus scorecard points** to get you started!\*

Stop by any branch, or visit us online, to apply for an American 1 Classic or Gold Visa.



**How many points can you earn?**

<b>Credit Limit</b>	<b>Bonus Score cards</b>
Up to \$5,000	1000 points
\$5,001 - \$8,000	2000 points
\$8,001 - \$12,000	3000 points
\$12,001 - \$15,000	4000 points
\$15,001 - \$20,000	5000 points

To see what your scorecard points can get you, visit [www.american1fcu.org](http://www.american1fcu.org) today!

**Dress-down charity** benefits riding group

Each Friday American 1 employees donate \$2 each to wear logowear and jeans. At the end of the month, those funds are collected and given to our Dress-Down Charity of the Month.

In July, American 1 helped the handicapped horseriding group Proud Equestrians, who sponsor a horse show for the kids and adults who are involved in the program. The children get to ride horses, earn trophies, and have a great time. The program is completely funded by donations and fundraising.

Thanks to all the American 1 employees who donated \$560 this great program!



**Horse and buggy** — The Proud Equestrians help handicapped kids and adults enjoy horse riding activities.

## Save money: Dump “advance” check cashers

A recent *USA Today* article, “Breaking the cycle of payday loan ‘trap’” (go here to read the complete story) highlights the sky-high interest rates that members may be paying when they use payday lenders.

Instead of paying up to 100% and higher interest rates for these costly advance check-cashing loans, you could be saving money with an American 1 Visa card, line of credit, or signature loan. We can work with you to make your payments fit your budget.

With the growing number of payday check advancers in the area, using American 1’s products and services makes more sense - and saves you more money - than being a victim of high interest rates and a never-ending debt cycle.



### Jackson Co-Op offers banner printing services

Our high-tech HP 5500 banner printer can print full-color, indoor-or-outdoor banners for your company, event or organization - at a discounted price. Banners measure up to three feet wide and up to 10 feet long, giving you plenty of space to proudly (and loudly) display your message. We can even do the design and layout for you. Just ask!

Banners are available in tough, durable Tyvek (for outdoors) or bright clear coated HP paper (for indoors), and come in full, vivid color or black and white.

For more information, call (888) 213-2848.

#### Common banner prices (includes grommets):

22 x 28 inch poster  
Tyvek - \$42.34  
HP Indoor - \$33.00

36 x 48 inch banner  
Tyvek - \$54.00  
HP Indoor - \$38.00

## \$500 gas card winner

Daveetta Hunt of Jackson had to see the actual gas cards before she would believe what she was hearing.

Daveeta was the lucky winner of American 1’s \$500 gas card giveaway at our Fall Used Vehicle Sale in September. Just for shopping at the sale, she earned several month’s worth of gas. Congratulations Daveeta!



## 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

### Paws & Claws Expo

Jackson Fair Events Center  
Saturday, Nov. 4  
10 a.m. - 2 p.m.

### Holiday Food Drive

Brooklyn Branch  
at Country Market  
Thursday, November 16  
from 2-6 p.m.

## Branch Closings

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

- Thursday, Nov. 23
- Monday, Dec. 25
- Monday, Jan. 1

Branches will open the day after each holiday.

