

## 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

**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

# Checking: now with Bill Pay

**D**id you know more people now pay their bills electronically than with traditional stamp-and-check methods?

American 1 offers complete electronic access to your checking accounts through:

- debit cards
- A1@home online banking
- e-statements
- ATM locations

And now our new **Bill Pay** services, a super easy way to pay all your bills from your checking account. You can pay anyone with Bill Pay, from your insurance agent to your babysitter. Schedule your payments in advance then enjoy the holidays knowing your payments will be made on time.

It's what we call convenient service. Stop by any branch, or visit us online, to learn more!



**Bill Pay** — Use your American 1 checking account to pay all your bills from one convenient web site.

## Pet Expo booth spots still open

Christmas comes early this year for your four-legged family member! American 1 is proud to present the second annual Paws & Claws Pet Expo, benefitting the Cascades Humane Society.

Join us at the Jackson County Fair Events Center on Saturday, Nov. 17 from 10 a.m. to 2 p.m. and experience a variety of the products and services all designed for your furry family member.

Vendors this year include FancyCat Art, Journey's End Pet Services, Lorie's DogHouse, Paws-N-Wiskers Resort, Pets Natural Choice, and many more! Booths are still open for you to display your pet-friendly business at this year's event as well.



**That's ruff** — Remember to leave you pet at home!

Call Marla in the American 1 Marketing Department at (517) 787-6510 for more information. All of the proceeds of Paws & Claws go to Cascades Humane Society.

## Holiday Visa shopping easier, more secure

Americans spent more than \$21 billion dollars shopping for gifts online last holiday season. In a lot of ways, it can be more convenient to shop for bargains and grab hard-to-find gifts on the web.



If you plan on logging in to sites like Amazon or eBay, you should have an American 1 Visa Gold or Classic card. With a fixed or variable rate, affordable monthly payments, and online security with Verified by Visa, using your American 1 Visa is the smart way to shop this year. Visa's zero liability policy ensures that you pay nothing — not a cent — in the event of any unauthorized purchases.

Even if you plan to stick to regular brick-and-mortar stores this year, carrying

an American 1 Visa is the secure and convenient way to buy gifts.

Don't have an American 1 Visa? Applying online or at any branch is easy, and you can use your Visa for checking account overdraft protection or to pay your monthly bills.

## MBP saves on repairs

Sometimes good decisions don't reveal themselves until a bit of time passes.

Take Jamie James from Brooklyn. When she financed her 1998 Mercury Sable in the spring of 2005, she had never heard of American 1's Mechanical Breakdown Protection (MBP), and had never been able to afford a manufacturer's warranty. But the small bump in her loan payment was very affordable.

"I thought it was a good deal," Jamie says. "It was cheaper than the dealer's service plan."

Then, a month later, her transmission went out. She noticed the trouble a month after she financed her vehicle. When Jamie took the car in for repair, she found out her decision to take MBP was a good one.

"The repair guy said he had good news, that my transmission was covered by MBP"



Jamie says. "Then he said, 'I have better news: you don't have to pay a deductible.'"

Several more problems – and several thousand dollars – later, Jamie is glad she sprung for the extra protection MBP offered.

"I'd buy it again," Jamie says. "The amount of money I saved on repairs made the whole thing worth it."

## 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:

- **Thursday, Nov. 22** (Thanksgiving)
- **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.

