

DECEMBER 2008

Upcoming Events

Santa branch visits

See other side.

Holiday hours

Wednesday, Dec. 24

All branches close at 1 p.m.

Thursday, Dec. 25

All branches closed for Christmas

Thursday, Jan. 1

All branches closed for New Year's Day

Chelsea Branch anniversary

American 1's Chelsea Branch is celebrating its first anniversary this month. For a year now, our branch at Country Market has served Chelsea-area members. If you live in Washtenaw county, be sure to stop by and wish our staff a happy anniversary!

Skip-a-Pay

Give and you shall receive? It's true when you take advantage of American 1's Skip-a-Pay program. Skip-a-Pay lets you skip one loan payment by donating \$25 to our scholarship fund. You can skip one payment per year, per loan, and it's the perfect way to save money this holiday season. Ask about skipping your loan payment at any branch!

We could help

Shrink your payment

The holiday season — Christmas shopping, family vacations, holiday parties — is on. If you need an extra cash boost these next few months, American 1 can help with a holiday loan or Visa card.

A simple, affordable holiday signature loan helps you with extra cash for buying gifts, getting away for the long weekends, or even paying an extra bill or two. An American 1 Visa Gold or Classic card is the ultimate shopping tool, helping you shop online or at any retail location that accepts Visa.

American 1 offers low monthly payments, convenient payment options, and flexible terms that can help make this season affordable.

Stop by any branch to get pre-approved, or visit our web site and fill out an online application, and make your season a little bit brighter.



ScamWatch: stay on guard for holidays

Unfortunately, the holiday season means an increased risk for identity theft. It's important to keep watch of your personal information.

We recently received word from another credit union that members are receiving fraud text messages citing "unusual account activity."

These text messages provided an 800 number, where members were asked to verify three pieces of information linked to their account to "restore their credit or debit card." And then it asks them to enter their 16-digit credit or debit card number.

This is a scam. Credit unions will not alert you via text message when something is wrong with your account.

If you ever receive

SCAM WATCH

something like this, be sure to double-check the given phone number against our own: (888) 213-2848 or (517) 787-6510. It's better to be safe than sorry.

And please, don't ever give out your credit or debit card number to just anyone. Check and double-check each request for financial information. It could save you a bundle — both in time and costs.

News and notes for December

Save for shopping

Holiday expenses can sneak up on you. Shopping, increased utility bills, travel expenses, and costs you haven't even thought of can hit unexpectedly this time of year. A Christmas Club can be a smart way to offset those costly surprises. You can save money each week, each month, or whenever you have a few extra dollars to stow away. We can even set up an automatic savings plan so that a certain dollar amount is transferred during your direct deposits. Your funds will mature on October 31 each year, with dividends, into your main savings account. Christmas Clubs cost nothing to set up, and you can set up an account the next time you stop by your favorite branch.

Update your info

Does American 1 have your current address, phone number, and e-mail on file? If not, it could affect our ability to contact you in case of issues with your account. We have even had problems contacting members when they win a prize. Make sure we have your most recent phone number, e-mail address, and home address by filling out an info update card at any branch.

Start your tax prep

Think it's too early to start thinking about taxes? Think again. The sooner you prepare, the easier the process will be. American 1 offers a discount on online tax preparation from Intuit's TurboTax Online.

Membership drive:

Last month to win \$500 gas card

Since August, American 1 has given out \$500 gas cards to members who refer friends and family. December is your last chance to enter to win.

Our GreenBack membership campaign gives \$2 to a local green group for each new member referral. When you refer someone, not only are you helping out a local organization, but you get entered to win a \$500 gas card.

Five local environmental organizations have received between \$200-300 each month during the GreenBack campaign thanks to members who make referrals.

Pick up a referral card at any branch, and tell people about the benefits of an American 1 membership.

New membership makes a great gift, especially our Eagle Earners account for kids.



Santa to visit branches

Every year, Santa Claus takes time out of his busy schedule to visit American 1 branches during Christmas.

This year, bring your child to see Santa at these branch locations. We will provide free treats, craft activities, and free picture-taking opportunities!

Chelsea Branch

Monday, Dec. 15, 5 - 7 p.m.

Argyle Branch

Tuesday, Dec. 16, 5 - 7 p.m.

Battle Creek Branch

Wednesday, Dec. 17, 3 - 5 p.m.

Home Office

Thursday, Dec. 18, 4 - 6 p.m.

Hillsdale Branch

Monday, Dec. 22, 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:

Jerry Sisk
Rev. Ira Combs
Margaret Teske

Supervisory Committee:

Chair: Chester Radabaugh
Tim Griffith
Pat McCaffrey

Branch Listing

Home Office
(517) 787-6510

Argyle Branch
(517) 784-7191

Parnall Branch
(517) 768-8255

Felpausch Branch
(517) 783-2006

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
at Country Market**
(734) 475-3416

