

DECEMBER 2009

Upcoming Events

Winter Wonderland

December 12–23
6–9 p.m.
American 1 Event Center

North St. Branch Grand Opening

Thursday, Jan. 5
6–9 p.m.
North St., Jackson

Holiday hours

All American 1 branches will be closed for two days this holiday season.

Branches will close early at 1 p.m. on Thursday, Dec. 24 for Christmas Even. Friday, Dec. 25, all branches will be closed for Christmas.

Branches will also be closed Friday, Jan 1. for New Year's Day.

Skip-a-Pay

Need a month-long break from your loan payment? 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!

Winter Wonderland joins Nite Lites

Ever wondered what the North Pole really looks like? Visit American 1's Winter Wonderland and find out!

Saturday, December 12 through Wednesday, December 23 from 6 to 9 p.m., the American 1 Event Center will be transformed into a spectacular wintry North Pole scene.

The holiday forest will lead you down a snowy path right to Santa's Castle where kids can visit with St. Nick and give them their holiday list. Train rides, puppet shows, and holiday craft kits will add to the fun.

Visitors who pay to enter Nite Lites (\$10 per car load), get in free to Winter Wonderland. Nite Lites offers over a mile and a half trail through the Jackson County Fairgrounds of more than one million holiday lights on display for all ages. It's a sight to behold.



Local businesses will also participate in a tree decorating contest, with proceeds going to charity. When you visit the Winter Wonderland, be sure to cast your vote for your favorite tree. Make a bid in the silent auction and you could take one of the trees home.

This Winter Wonderland experience will certainly get you in the holiday spirit.

FINAL NEWS & VIEWS

This issue of News & Views marks the final monthly newsletter American 1 will publish.

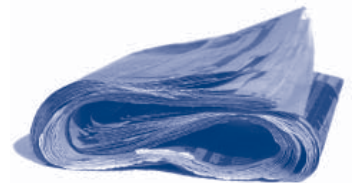
Because more and more members are getting their information at our web site, and to save on printing and mailing costs, American 1 will post up-to-date information on its web site and blog. Head to american1fcu.org for the latest news and updates.

No printed newsletter also means we're cutting back on paper printing, which means less trash and less waste. We encourage you to recycle American 1's

newsletters when you're done reading them.

American 1 will continue to produce a quarterly newsletter in your January, April, July, and October statements. In the in-between months, you can check our web site for the new, electronic version of our newsletter.

Our blog at american1.wordpress.com has several updates a week, as well



Auto Loan Experts:

Refinance to relieve holiday bills

Christmas gifts, family dinners, winter vacations — there are plenty of budget-crushing expenses this time of year.

Relief is in sight. You can refinance your auto loan with American 1 and relieve some of the holiday bill burden. We can help lower your payment, giving your budget some wiggle room after the holiday season.

Refinancing is easier than you think. Stop in to any branch and talk with a Member Service Specialist to discuss your options.



Free Shredding Day set in 2010

Get the new year started right with a free document shredding day. American 1 will host Northwest Refuse's portable shredder on Saturday, Jan. 16 from 10 a.m. to 2 p.m. Bring your personal documents, tax forms, and confidential paperwork to be securely shredded and recycled. For free!

Receipts on demand cut costs

American 1 is testing on-demand receipt printing in several of its branches. Featuring smaller receipts, our new receipts on demand system lets you opt out of receiving a paper receipt.

Receipts on demand help American 1 cut costs and reduce our impact on the environment — even if you choose to have your receipt printed.

Look for our new receipt on your next branch visit.



Beat the post-holiday bills with a Visa balance transfer

Signing up for an in-store credit card just for a 10% discount may sound great, but when you get the bill in January, it's a recipe for a post-Christmas headache.

Luckily, American 1 offers no-fee balance transfers to our affordable Visa Gold and Classic cards. You might pay as much as 20% or more per month on those store brand charge cards. American 1 can beat those rates and save you more each month.

Making a balance transfer is easy. Talk to an American 1 Member Service Specialist at any branch to learn more.

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Board of Directors:

Jerry Sisk
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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

