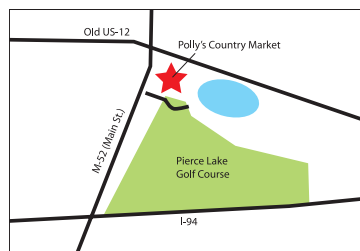




New branch opens in Chelsea

American 1 is excited to announce our tenth convenient branch location in Chelsea, MI.



Our new location is accessible off I-94, in the Polly's Country Market store (1255 S. Main Street), and features a no-surcharge ATM.

Look for information on our Grand Opening event!

Holiday Clubs mature this month

If you have a Holiday Club with American 1, remember that on Wednesday, Oct. 31, your club funds will roll into your regular savings account, plus earned dividends.



Don't have a Holiday Club? Opening one is easy. You can save as often or as seldom as you want. You can even have funds automatically transfer into your club account every time you deposit your paycheck.

A Holiday Club is an easy way to save for the holiday shopping season. Ask about one today!

Branch Locations

Home Office

718 E. Michigan Ave.
Jackson, MI 49201
(517) 787-6510
Toll Free: (888) 213-2848

Argyle Branch

810 W. Argyle
Jackson, MI 49202
(517) 784-7191

Felpausch Branch

2105 W. Michigan Ave.
Jackson, MI 49202
(517) 783-2006

Parnall Branch

1521 Parnall Rd.
Jackson, MI 49201
(517) 768-8255

Vandercook Branch

1238 E. McDevitt Ave.
Vandercook Lake, MI 49203
(517) 784-0227

Grass Lake Branch

670 E. Michigan Ave.
Grass Lake, MI 49240
(517) 522-6191

Brooklyn Branch

Country Market
11301 Brooklyn Rd.
Brooklyn, MI 49230
(517) 592-3017

Hillsdale Branch

3192 Carleton Rd.
Hillsdale, MI 49242
(517) 437-3676

Battle Creek Branch

530 Main
Battle Creek, MI 49014
(269) 968-2207

Board of Directors

Allen Eichenberg
Chester Radabaugh
Jerry Tremaine
Phil Hoffman
Jerry Sisk
Darlene Lampman
Rev. Ira Combs

Chairman
Vice Chairman
Secretary
Treasurer
Director
Director
Director

Supervisory Committee

Chester Radabaugh
Tim Griffith
Pat McCaffrey

Chairman
Member
Member

American 1 Mission

The mission of American 1 Federal Credit Union is to provide the best personal financial services to members of the credit union at the lowest cost and the highest return consistent with our resources.

Amer1can
FEDERAL CREDIT UNION

(888) 213-2848 • www.american1fcu.org



Quarterly **Connection**

A quarterly newsletter for the members of American 1 Federal Credit Union.

FALL 2007

in this ISSUE

1 Women's Expo

2 Spooky in Vandy

3 Quarterly closing

4 Club accounts mature

upcoming EVENTS

Fall Women's Expo

Saturday, Oct. 6
10 a.m. - 4 p.m.
Middle School at Parkside field house

Haunted Celebration

Saturday, Oct. 27
10 a.m. - 2 p.m.
Vandercook Branch

got a GREAT idea?

Got a great idea or question that you would like to share? E-mail dlawrence@a1fcu.org and let us know!

You can also give feedback on our quarterly newsletter, or pitch a story idea that you would like to see in future editions.

Set your checking **free**



Have your checking account at another financial institution? Move your account to American 1 and enjoy the benefits of our Freedom Checking program.

When you have your direct deposit and a loan or Visa with American 1, you're automatically qualified for our fee-free Freedom Checking. We offer great features with our checking accounts, including:

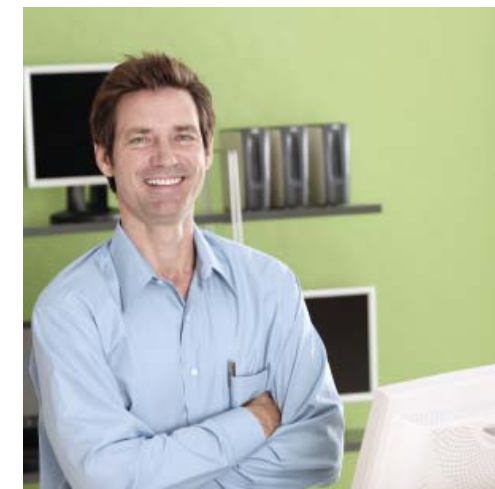
- **Freedom Checking** (fee-free)
- **Free** first box of flag checks
- **Free** MasterCard debit card
- **Free** online e-checks and banking
- **Unlimited** check writing

Plus we make it easy to switch your current account to American 1 - just ask! We have easy switch forms at all branches and online.

If you have direct deposit, a Visa card, or an auto loan with American 1, switching your

checking account keeps everything in one convenient, hometown location.

Open a new American 1 checking account and we will give you your first box of checks for free. The best checking and the best service — that's the best way to bank.



Use your Visa for everyday purchases

Don't be ashamed to use your American 1 Visa card for everyday purchases like gas fill-ups, dining out, or grocery shopping.

Paying with your Visa card is a convenient way to manage all your shopping and bill paying. Instead of a bunch of bills, you pay one bill every month.

No matter how you spend your Visa dollars, you still earn ScoreCard points to use toward gift and travel rewards.

Apply for an American 1 Visa Gold or Classic card, featuring fixed or variable rates, online or at any branch.



Women's Expo: room to grow

American 1's eighth Women's Expo will feature a new, larger location at the Middle School at Parkside field house on Saturday, Oct. 6. Extended hours will be from 10 a.m. to 4 p.m. with stage presentations scheduled every half hour.



Pick up your goody bag at the front welcome table where you can enter to win the 2007 Fall Women's Expo door prize (valued at \$200) courtesy of American 1.

In addition, vendor booths will feature free samples, coupons, discounted services and products for sale and prize drawings.

Haunted Celebration: free spooky fun

Help us celebrate the third anniversary of our Vandercook Branch opening at the Haunted Celebration on Saturday, Oct. 27 from 10 a.m. to 2 p.m.

American 1 will feature trunk or treating, pumpkin decorating, costume contests, refreshments, and lots of games and prizes at our Vandercook Branch at 1238 E. McDevitt Ave.

The Haunted Celebration is free to attend — and don't forget your costume!



Fall into \$50 at an A1 ATM

Use an American 1 ATM in October and you could win \$50 cash. How? Just use it!

Check your receipt after a transaction. If you see a stamp that says "You Win!" - you win! Bring your winning receipt to any branch location to claim your prize.

American 1 has more than 40 convenient ATM locations, and we're always adding more. Check out these new ATM locations:

- Hammond Hardware (1800 Francis St., Jackson)
- Kroger (290 W Carleton, Hillsdale)
- Kroger (3021 E Michigan Ave., Jackson)
- Chelsea Branch (1255 S Main, Chelsea)
- Mini-Maxi Coin Wash (906 N Wisner, Jackson)



How to win a \$50 prize:

First: Find an American 1 ATM, use it

Second: Print your receipt

Third: Check the back

Fourth: If it says "You win!" - you win

It's easy to win big

Sally Andrews from Jackson, a member since 1987, is thankful she attended American 1's Fall Used Vehicle Sale in September: she was our big \$500 gas card winner (right).

Sally joins a list of members who have won iPods and gas cards in 2007.

How can you be our next winner? Our membership drive is running through the end of the year, and entering to win a \$500 gas card is easy. Just clip out the form below, give to a friend or family member, and when they open a new membership with American 1, you're entered to win!

See any branch for more referral cards, or download one from our web site. The more people you get to join, the more chances you have to win.



Sally Andrews

Refer a friend!

Name _____ Date of birth _____

Referred by _____ Date of birth _____

STAFF USE ONLY: Staff ID _____ Branch no. _____

*Gas card entry will be entered when new referred American 1 account is opened. Odds of winning are based on the number of entries. American 1 employees, board members, and their families are not eligible to win. Drawings will be held at the end of each month in 2007.

Dennis Wendorf



A1 Staff SPOTLIGHT

If American 1 employees have a question, they usually go to staff trainer Dennis Wendorf to get the answer.

Dennis started at American 1 in 1995 as a loan officer, then helped out as a teller supervisor, and in 1998 took on the roll of staff trainer.

Since then, Dennis has helped train American 1 employees in every department and aspect of credit union business.

"His patience is admirable," says one co-worker.

CREDIT UNIONS **Together We're Better.**



International Credit Union Day®
October 18, 2007



NOTE: Hours change for quarterly meeting

All American 1 offices will open at a later time on Wednesday, Oct. 10. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.