

American 1 privacy notice to members

American 1 Federal Credit Union is committed to protecting the personal privacy rights of all its members and considers all your information as personal and confidential. So that you may rely on our ability to protect your personal and private information, American 1 Federal Credit Union has made a commitment to stand behind the following practices and procedures:

Information We Collect

We collect non-public information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us such as account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from consumer reporting agencies, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the non-public personal information we collect about you to nonaffiliated third parties as permitted by law. These disclosures typically include, but are not limited to, information to process transactions on your behalf, conduct the operations of our credit union or to complete instructions you authorize.

In order to provide you with certain products and services, we may disclose all of the information we collect as described above to affiliated financial service providers such as mortgage bankers, organizations who perform marketing services on our behalf, or with other organizations with whom we have joint marketing agreements. To protect your privacy, we only share information with companies that agree to maintain strong confidentiality protection and limit the use of information we provide.

We do not disclose non-public personal information about former members, except as permitted by law.

Security Measures

We restrict access to non-public information about you to those employees who have a specific business purpose to your data. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your non-public personal information. We also educate our employees on the importance of maintaining member trust and confidence by protecting their information from improper disclosure to unauthorized parties.

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

Chelsea Branch

1255 South Main St.
Chelsea, MI 48118
(734) 475-3416

Board of Directors

Allen Eichenberg
Chester Radabaugh
Jerry Tremaine
Phil Hoffman
Jerry Sisk
Margaret Teske
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.

American
FEDERAL CREDIT UNION

(888) 213-2848 • www.american1fcu.org



Quarterly **Connection**

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

FALL 2008

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upcoming EVENTS

Vandercook Haunted Celebration
Saturday, Oct. 25
10 a.m. to 2 p.m.
Vandercook Branch

Paws & Claws Expo
Saturday, Nov. 8
10 a.m. to 2 p.m.
American 1
Event Center

e-statements:

Faster than mail

American 1 polled our members, asking them if they open their mailed paper statements each and every month. The results? Most members either don't open their statement or have signed up for e-statements. So what are you waiting for? E-statements arrive faster than the mailed version, and help save paper and postage.

Making the switch:

Simple checking for simple needs

How did checking accounts get so complicated? Now you can find checking accounts that give you points, checking accounts that require so many deposits each month - and so on.

At American 1, we believe in a simple checking account. The one we're most proud of, our Freedom Checking account, requires no minimum balance. All you need is direct deposit and a loan or Visa with American 1, and you're qualified.

If what you need is an easy way to go shopping, pay your bills, or send money, then an American 1 checking account is the way to go. We offer:

- Free online banking
- Free debit card
- Free direct deposit
- Free e-statements
- Access to 40+ local ATMs



**switch
to simple**

American 1 will even help you switch by transferring your automatic withdrawals and close your old account.

Plus we can help you compare our checking with all those other, complicated accounts. Ask for details, and switch today!

Haunted Celebration: play dress-up

Witches and ghosts and goblins, oh my!

American 1 will host its annual Haunted Celebration at our Vandercook Branch on Saturday, Oct. 25 from 10 a.m. to 2 p.m.

The event is free for the entire family.

Grab the kids, grab their costumes, and head to 1238 E. McDevitt Rd. for trunk-or-treating, ghastly games (right), and a costume contest for different age groups.

American 1 will also have free snacks and refreshments, a reflector designing craft, puzzles kids can take home, and a "guess the pumpkin's weight" contest.

Put on your best Frankenstein costume and head to the Haunted Celebration!



Costume contest categories:

Ages 0-4, 5-9, and 10+ years; scariest, best handmade, best superhero, prettiest princess, most friendly, most cuddly, most creative, best mask, best makeup, best kid-created



American 1 is proud of our network of 40+ no-surcharge ATMs in Jackson, Hillsdale, Calhoun, Washtenaw, and Lenawee Counties. Anywhere you go, chances are you'll find an American 1 ATM. Even non-members love using our ATMs.

Now we're giving away \$50 cash at one random American 1 ATM in October. Use an ATM, and then check your receipt. If it says, "You win \$50," you're a winner!

Simply bring your winning receipt into any branch location to collect your prize.

No-fee Visa balance transfers

Did you know American 1 offers free Visa card balance transfers? If you have a higher-interest, higher-payment card at some big bank, we'll switch your balance to a competitive rate American 1 Visa Gold or Classic Card for nothing.

Chances are, if you have a Visa with one of those out-of-state big banks, you're paying too much each month. They also have hidden fees, and they will hike your rate up to 30% at a moment's notice.

We'll work with you to get your balance transferred so you can start saving each month.

Wondering what those big banks are up to? American 1 has done the research, and you can find it at TopSecretVisa.com.

Pass the Torch: \$1,000 cash winner

When we first called Kim Kirkland, a Grass Lake member, to tell her she had won our \$1,000 grand prize drawing for the membership campaign, she didn't believe us. Kim thought it was her daughter, Jessica, playing a prank on her.

"We always play games on each other," Kim says.

In fact, it took a posting on our blog and a meeting at our Grass Lake branch to convince her otherwise.

And who can blame her? If someone called you and said, "You just won \$1,000," would you believe them? Maybe not. But an actual \$1,000 deposit into an account would change almost anyone's mind.

For referring her daughter, Kim was put into our "platinum" prize drawing: \$1,000 cash just for referring a friend or family member. We called it the "Pass the Torch" campaign to help celebrate the Olympics.

Every member who referred someone was entered to win. Kim was the lucky one.

"It's awesome," she says. "It's just really...awesome."

Kim joined American 1 after talking to us at the Grass Lake Expo. She heard about our no-surcharge ATM network, and refinanced her auto loan with us.

"We saved a ton of money," Kim says.

Kim got her daughter to sign up for American 1's College and Beyond program. It's a good thing she did, because that little push earned her \$1,000 cash. What will she do with her winnings?

"There's 101 places to put it," Kim says, including helping to pay for Jessica's education.

Congratulations to Kim. From here on out, we're giving away a \$500 gas card every month to one lucky member who refers someone to American 1. It could be you!



Kim Kirkland

Paws & Claws Expo: New fashion show for pets

Need a little "bark" in your life? Then you won't want to miss this year's Paws & Claws pet expo on Saturday, Nov. 8. The American 1 Events Center at the Jackson County Fairgrounds will be packed full of booths and exhibits sure please even the most finicky of felines.

Discover local pet services by chatting with area vets, groomers, and kennels. Start your holiday shopping by picking up a new chew toy, rhinestone-studded collar, a homemade treat, or even by making your pet a present at the craft area.

You can sit back and relax as you watch the pets strut their stuff down the "cat"-walk during the pet fashion show. Most importantly, you can even adopt a new best friend from one of several adoption groups!

The Paws & Claws Expo will run from 10 a.m. until 2 p.m. with fashion shows at 11 a.m. and 1 p.m.

Admission is free, but you'll want to bring your wallet



along for shopping, food, and more. All proceeds of the event go to Cascades Humane Society.

Although we love pets, please leave yours at home for the expo – we wouldn't want them to see their Christmas presents early!

Camille
Sowers



A1 Staff SPOTLIGHT

If you have stopped into our Parnall Branch in the past few months, you may have noticed the bright smile and sunny personality of Camille Sowers.

Camille is a Member Relations Specialist who joined the American 1 family in August 2007. Since then she has handled outside and inside sales events, membership sign-ups, and many American 1 activities in the community.

Camille started helping out at our Parnall Branch this summer, and has made a "tremendous difference," said one co-worker.

"She remains a bright spot in all of our days," the co-worker says. "Camille is a welcome addition to our Parnall team."

Christmas Clubs: Accounts mature Oct. 31

Have a Christmas Club with American 1? If you do, don't forget that your account matures on Friday, Oct. 31. Your club account funds will roll over into your savings share account, with dividends.

Don't have a Christmas Club? You should! It's a great way to save for holiday shopping. Ask about one at any branch!

NOTE: Hours change for quarterly meeting

All American 1 offices will open at a later time on Wednesday, Oct. 8. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.