

Special message from the president

To our members:

Since the downturn of the economy in 2006, many financial institutions have suffered a significant financial loss which has led them to financial assistance from the government. American 1 Federal Credit Union has not, and is pleased to report that we have remained profitable every quarter since the dramatic economic downturn. We have also maintained a high equity percentage.

Why is American 1 different? First, we don't finance mortgages -- neither prime nor sub-prime. Second, we are not involved in commercial lending. Lastly, we don't stretch out our lending terms, because shorter terms allow us to be flexible and to adapt to the economic environment when needed. We do not take risks with our members' money, and we specialize in offering the auto loan expertise that you need. In fact, American 1 holds the most auto loans out of any financial institution in Jackson County.

If you're worried about the health of your financial institution, look into their financial statements. Financials are a publicly-available way to gauge the health and safety of your credit union or bank. Even though every financial institution is insured, either by the NCUA or FDIC, not every financial institution is secure.

You can expect the same quality and reliable service from American 1 that you always have. Unlike many financial institutions, we're not changing our name or moving out of town. We are proud to be the only financial institution offering the community more than 40 full-service, no-surcharge ATMs. We are also adding a new convenient branch location and we are continuing to provide more free, family-focused community events.

Thanks to our members and the community, American 1 has weathered the financial storm. We look forward to serving you.



David C. Puckett
David C. Puckett
President and CEO, American 1

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
Bishop 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
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(888) 213-2848 • www.american1fcu.org



Quarterly **Connection**

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

FALL 2009

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upcoming
EVENTS

Haunted Celebration

Thursday, Oct. 29
5 to 8 p.m.
American 1 Event Center (Jackson County Fairgrounds)

Paws & Claws Expo

Saturday, Nov. 7
10 a.m. to 3 p.m.
American 1 Event Center

Updates **North St. Branch progress**

Want the latest news, photos, and updates on our new North St. Branch construction?

Visit our blog at:

<http://american1.wordpress.com/category/northst>

Auto Loan Experts

SimpleLoan makes financing easy

How easy is it to finance a vehicle with American 1? As easy as handing over a check.

American 1 offers SimpleLoan, a convenient way to do your auto buying. After you get pre-approved, we'll cut you a blank SimpleLoan check that you can take to a dealership to purchase your vehicle.

Now that's purchasing power.

Your SimpleLoan check acts just like a normal check, except you get to write it for any amount up to your pre-approved limit. The auto dealership will "cash" the SimpleLoan check, and your vehicle loan will be automatically added to your account.

Once you get signed up with SimpleLoan, any future financing could be as easy as a phone call, meaning no more branch visits to close your loan.

Get pre-approved today, and ask for details!



Haunted Celebration: bigger, better

Grab your kids, put on their costumes, and join us at the Jackson County Fairgrounds on Thursday, Oct. 29 for a bigger and better Haunted Celebration. The fairgrounds will be filled with indoor and outdoor activities from 5 to 8 p.m. guaranteed to please even the wickedest witch.

Inside the American 1 Event Center, guests will be able to decorate pumpkins, play games, brave the Monster Maze, grab a snack at the Witches' Kitchen, and more. Once outside, little boys and ghouls can gather goodies at the trunk-or-treat area, watch entertainment, and wander through the pumpkin patch. You can also bring a picture of your pet wearing a costume and enter it in the Pet Costume Photo Contest.

Big or small, ghost or goblin – everyone will have a wonderful time at the American 1 Haunted Celebration!



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WINTER WONDERLAND

Winter Wonderland added to Nite Lites

John Spink, organizer of the annual Nite Lites holiday show, and American 1 Federal Credit Union are teaming up to add a Winter Wonderland event to the Jackson County Fairgrounds.

The American 1 Winter Wonderland will coincide with Spink's Nite Lites from Saturday, Dec. 12 to Wednesday, Dec. 23 at the American 1 Event Center. The event will feature decorated holiday trees, vendors offering hand-crafted items, a kids craft area, food and drinks of the season, and a visit from Santa Claus. Entrance to the American 1 Winter Wonderland will be at no additional cost to the Nite Lite visitors.

"It takes a lot of work to create something from scratch and, with their success at coordinating events, I felt American 1 would be the perfect business to approach about supporting it," John Spink, owner of Nite Lites, says.

Local businesses will compete in a Holiday Tree Decorating Contest. During the Winter Wonderland, all the trees in the contest will serve as prizes in a silent auction that will take place during the 12 days. The winners will receive a potted blue spruce pine with decorations.

Guests will also be able to vote for their favorite tree by making a donation to that tree's donation box. After the event, the business with the most donations in their box wins the contest. The money collected will be donated to a charity of the winning business's choice.

For more information on the Holiday Tree Decorating contest or vendor participation, contact Liz Niles at (517) 780-4139. To support the event with a donation, contact John Spink at (517) 937-6426.

Nick Detlaff:

GAP is like a 'down payment' on next vehicle

Nick Detlaff never figured he would need something like American 1's Guaranteed Asset Protection (GAP). He's a good driver, never been in an accident – why would he need to protect his vehicle?

Then a semi made a right turn that crushed Nick's 2002 Nissan Altima, and changed his thinking.

The accident happened when Nick was taking his family to the airport for a vacation. He pulled up to an intersection and saw a semi waiting to make a left turn at the light. Nick pulled into the right lane, but things went horribly wrong when the big rig swung right, into Nick's lane, smashing his Altima against the highway concrete.

"Luckily he stopped, or we would've been crushed," Nick said. "It was a mess."

With the vehicle totaled, the insurance company's settlement left about \$2,500 left on Nick's auto loan.

"We weren't thrilled," he says. "We thought we would have to eat that payment."

Thankfully, Nick opted for GAP on his loan. GAP covered the remaining balance on the loan, and gave him \$1,000

toward his next vehicle purchase. Nick says it was like a down payment toward his next vehicle.

The ordeal taught him a good lesson: your driving skills can't always protect you from other drivers. That's where GAP can help.

"Just because you're a good driver doesn't mean everyone else is," Nick says. "GAP is worth it. It ended up paying for itself."

Nick now plans on getting GAP on his vehicle loans from here on out.

"Not that you plan on getting into another accident," he says. "But anything can happen."



Nick Detlaff — "Anything can happen."

Jackson Co-Op offers Sam's gift card

Jackson Co-Op Services, the founding organization of American 1, is partnering with Sam's Club to offer a special gift card coupon when you renew your Sam's membership.

For more discount services, visit www.american1fcu.org/148.



Annual Meeting

Join the Jackson Co-Op at their annual meeting on Wednesday, Oct. 21 at 3 p.m. at the American 1 Home Office.

To become a Member, bring this offer along with proof of employment or membership to the Member Services Desk of your local Club. Upon payment, you will receive a

\$10 Sam's Club Gift Card.

Sam's Club® Membership

Certificate

Enjoy the value of Membership!
Receive a \$10 Gift Card when you join or renew.

This certificate is valid for employees and members of American 1 FCU
Offer valid through October 19, 2009 only.

*A \$40 (plus tax in some places) primary Advantage Membership includes one primary card and one spouse (or other household member over the age of 18) card. Primary Memberships are valid for one year from the date of issue. The certificate may be redeemed for a new or renewal of an existing Membership. The Gift Card with this offer cannot be used toward Membership fees. Certificates and special promotions are not valid on samsclub.com or by mail. Offer not to be used for Group Membership. Applies only to first year of Membership. Primary Advantage Membership fee (\$40, plus tax in some places) will apply at the time of renewal. To view our privacy policy, visit samsclub.com.



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Chanin Martin



A1 Staff SPOTLIGHT

Chanin Martin, member service specialist at our Chelsea Branch, got her start with American 1 more than 20 years ago.

Chanin started as a Co-Op student, worked her way up to receptionist and eventually a loan officer. Chanin left the credit union in 2002, only to return in 2007 as a member service specialist.

Since then, Chanin has specialized in making our Washtenaw County members feel welcome at the Country Market branch.

"In her first tenure here she received notes from members recognizing her good service," one co-worker said, "and she still gets them."

Christmas Clubs mature on October 31

Have a Christmas Club with American 1? If you do, don't forget that your account matures on Saturday, 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. 14. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.