

FEBRUARY 2009

Upcoming Events

Spring Women's Expo

Saturday, March 14
10 a.m. to 4 p.m.
Parkside Field House

Spring Women's Expo needs vendors

Looking to reach an audience of thousands of women? Sign up for American 1's Spring Women's Expo, taking place Saturday, March 14 from 10 a.m. to 4 p.m. at the Parkside Field House. We're interested in unique businesses and organizations looking for a women-focused venue.

Call Liz Niles at (888) 213-2848, or visit american1fcu.org to download the vendor application.

TurboTax discount

There are a few certainties in life: taxes, and a membership discount on TurboTax.

Take the stress and expense out of tax season with your TurboTax American 1 discount. You can find the link to TurboTax on our homepage. Click it, get signed up, and save on your tax e-file this year.

Even better? Your federal e-file is free. Plus you can save on tax preparation costs at Jackson Hewitt Tax Service locations.

Get started today!

Club account:

Save cash for Christmas

It's never too early to save for this year's holiday shopping season.

A Christmas Club with American 1 lets you stash away cash over the year. You can make deposits at any branch or with online banking, or you can set up automatic deposits through direct deposit.

Your account matures on October 31 with dividends - just in time for Christmas. The money you have saved all year long is transferred to your savings account.

Set up a Christmas Club with automatic deposits and we'll enter you into a drawing to win a \$250 deposit into your club account!

Stop by any American 1 branch for details, and start stashing away your cash!



Auto loans: American 1's specialty

Unlike many other financial institutions, it's easy to get an auto loan at American 1.

In fact, we consider vehicle loans our specialty. If you're looking to finance a new or used vehicle, you can find an affordable loan with a low monthly payment at American 1.

We welcome refinances because we feel we can get you a better deal. If you're paying too much at a bank or through your dealership's financing department, get pre-approved at American 1 and see where our options stack up. Chances are, we can lower your monthly payment and put more wiggle room in your budget.



Many other financial institutions have tightened their lending. But not us. American 1 is still the best place to get financing on your vehicle.



Secure retirement is only an IRA away

The stock market swings have taken a toll on a lot of people's retirement accounts.

American 1 is proud to offer a secure, safe retirement account through our Traditional and Roth Individual Retirement Accounts (IRAs). You can start an IRA with as little as \$50, and can make contributions up to \$5,000 annually.

Our IRAs feature a fixed, steady dividend rate that can help protect your retirement savings. We're featuring new rates to go along with both Traditional and Roth IRAs:

TERM	RATE
13 months	3.85% APY*
25 months	3.95% APY*
37 months	4.05% APY*
48 months	4.16% APY*
60 months	4.25% APY*

An IRA is a great way to avoid the ups and downs of the market. And no matter what your age, it's never too early — or too late — to start saving for your retirement.

We can help you with all your questions, including the details of setting up your account and completing all the paperwork. Stop into any branch to get started.

*Annual percentage yield based on monthly dividends added to deposit. Dividends may be paid quarterly, semi-annually, and annually. Ask for details. Substantial penalty for early withdrawal. Fees may reduce earnings on the account.

Vacations made easy with American 1 Visa

Heading south for the winter? Don't forget your American 1 Visa Gold or Classic card.

Our Visa is accepted world-wide. It's the easy way to shop for hotels and travel arrangements online. When you get to your destination, you can shop, eat, and have fun — and pay one convenient payment when you get home.



Don't have an American 1 Visa yet? Apply on line or at any branch today!

Membership drive:

Refer a friend, enter to win Pistons tickets

Looking for a way to see a Detroit Pistons game with three of your friends?

American 1 is giving away four Pistons tickets, plus a food-and-photo package, to one lucky member who refers a friend or family member in February and March*.

If you win, you will receive four Pistons tickets, four hot dogs, four drinks, free parking passes, and a picture-taking opportunity on the Palace of Auburn Hills court.

To enter to win, simply pick up a referral card at any branch, or download one off our web site. Get a friend or family member to join the credit union, and you'll be entered to win.

The more people you refer, the better your chances to win!

*Prize to be randomly drawn each month through March 2009. No substitution of prize is allowed. Prize entry will count when referred membership 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.

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

