

Branch Listing

Home Office
(517) 787-6510

Argyle Branch
(517) 784-7191

Felpausch Food Center
(517) 783-2006

Parnall Branch
(517) 768-8255

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

A1@home
www.american1fcu.org

American 1 Access
(517) 787-0447
(800) 247-2296

**American 1 ATMs:
everywhere you are**

American 1 ATMs are everywhere you turn. Do your banking on the go at our more than 40 ATM locations in Jackson, Hillsdale, Calhoun and Lenawee Counties.

Fix 'er-upper? Nothin' doin'

Consider American 1 Federal Credit Union your financial hammer and saw.

With a home equity loan or line of credit, you can get everything on your to-do list done. No application or closing fees*, competitive rates, and low monthly payments make our home equity options a smart choice.

Use your home's equity to fix your fix 'er-upper, consolidate debt, take a vacation, or pay for college tuition. We can help you choose from a home equity loan or line of credit, and see which option better fits your needs.

Apply online or at any of our nine convenient branch locations, and get your project started.



*Unless appraisal or title search required.

ScoreCard points: earn free tickets

Your American 1 Visa can take you virtually anywhere in the world when you redeem your Bonus Points for airline tickets, hotel accommodations, rental car certificates, cruises, vacation packages and experiences of a lifetime!

Travel in style, stay for a while, your ScoreCard Bonus Points can take you there. Coast-to-coast, overseas, on the seas or a vacation getaway, it's a ScoreCard call away.

Unlike other reward programs, ScoreCard allows you to choose when you want to travel. There are fewer restrictions and an even greater award selection. For every net dollar you spend, you earn Bonus Points that can be exchanged for fabulous travel and brand-name merchandise.

To redeem your Bonus Points for awards, follow our easy ordering process found in



the Order Form and Rules section at www.scorecardrewards.com.

To find out what awards are available, simply enter the site and look in the Travel and Merchandise sections.

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

Business checking: keep your money local

If you are a small business owner, you know how important local businesses are. It is just as important to keep your banking local. American 1 is an area financial institution that provides a convenient and low-cost business checking account.

Looking for drop boxes? We have them. Need payroll deposits? We can do it. Want your checking to earn dividends? Look no further. Here are some great business checking features:

- \$0.50 fee per deposit, not per item
- Free account analysis, to compare our account with another financial institution's
- Drop bags and drop boxes available with or without keys
- Earn dividends on your checking account balance (see branch for details)

Featuring low fees, simple access options, convenient hours and multiple locations that are open when you are, American 1's business checking account can fit your business's needs — and save you money. Ask any Member Service representative about business checking options today!



Your budget: how are you doing so far?

2007 is almost half-way over. If you made a resolution to take control of your finances, now is a good time to revisit your plan. Here are some tips from Money Management International, a consumer credit counseling agency, on meeting a financial goal:

Be specific and realistic. Don't just say you'll save more; you have to have a plan, not just a promise. Set a clearly defined goal that's within reach.

Make a budget. This is a key part of meeting your New Year's resolution. Track your expenses for a month to identify areas where you can cut back. Include savings and paying down debt in this budget.

Develop a long-term approach. For

example, if your target is to save \$2,500 for the year, plan to put away \$50 a week. This will help you create a realistic budget that you can meet.

Write down your goals. It's easier to follow what you put in writing. You may want to post your goals where they'll be seen every day.

Don't give up. You will have periodic setbacks. Life doesn't always go according to plan, but a plan **does** make those bumps in the road easier to manage.

American 1 offers free budget counseling to members. For more information, contact our Member Relations department at (888) 213-2848.

Teen Idol: audition dates, places set

Know a talented teen you would like to see perform during the American 1 Teen Idol competition on Friday, July 13? Visit www.american1fcu.org to download an audition application and view a complete list of audition locations. The winner will receive a \$2,000 savings bond and trip voucher to an "American Idol" audition city. Reserve your audition spot today!



Board of Directors

Executive Committee:

Chair: Allen Eichenberg
Vice Chair: Chester Radabaugh
Treasurer: Jerry Sisk
Secretary: Jerry Tremaine

Board of Directors:

Darlene Lampman
Philip E. Hoffman
Rev. Ira Combs

Supervisory Committee:

Chair: Chester Radabaugh
Tim Griffith
Pat McCaffrey

Upcoming Events

Jackson Kids' Fest

Friday, June 15
Saturday, June 16
Jackson Fair Events Center

Annual Meeting

Thursday, June 28
Home Office lobby

Refer a Friend

Know someone who could benefit from an American 1 membership? Refer a friend, family member, or coworker and you will be entered to win a \$500 gas card! Head to our web site for referral forms and complete details.

