

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

Board of Directors

Allen Eichenberg
Chester Radabaugh
Jerry Tremaine
Jerry Sisk
Phil Hoffman
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.

American
FEDERAL CREDIT UNION

(888) 213-2848 • www.american1fcu.org



Quarterly **Connection**

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

SPRING 2007

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ISSUE

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upcoming
EVENTS

Spring Used Vehicle Sale

Friday, April 13
Noon - 8 p.m.
Saturday, April 14
10 a.m. - 6 p.m.
Sears/Jackson
Crossing parking lot

Jackson Media Supermarket Sweep

Tuesday, April 17
Felpausch Food Store

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.

Spring Used Vehicle Sale

Enter to win a \$500 gas card at the sale

Our Spring Used Vehicle Sale will be in full bloom, offering great deals on more than 250 used vehicles.

Join American 1 on Friday, April 13 from noon to 8 p.m. and Saturday, April 14 from 10 a.m. to 6 p.m. at the Sears Parking Lot in Jackson for the best deals on the biggest selection of vehicles from four local dealerships.

We will have on-site financing, free refreshments, a drawing for a \$500 gas card, and an authentic Orange County Chopper on location — for viewing or for purchase!

Plus you can view and test drive more than 250 sale-priced vehicles. Trade-ins are welcome, and AutoTech is providing free on-site vehicle inspections.

When you purchase a vehicle, you earn a chance to grab for \$150 in our cash machine, and you receive free car-care coupons from local service companies. Get pre-approved before the sale to make shopping easier.

Top 10 reason to come to the vehicle sale

1. Best selection of vehicles from local dealerships
2. One central location, making it easy to shop and pick a vehicle
3. On-the-spot financing
4. Car-care coupons with purchase
5. Ability to test drive at the sale
6. Activities for kids
7. Free refreshments
8. Trip to our Cash Machine when you finance with American 1
9. Chance to win a \$500 gas card
10. See the authentic Orange County Chopper on location (above)



MBP: protect your investment

American 1 offers Mechanical Breakdown Protection (MBP), an extended service contract program that offers four levels of protection for your vehicle.

MBP features a one-time premium that can be rolled into a vehicle loan (eligibility requirements apply), with no limits on claims, and covers service on your vehicle when trouble strikes.

The MBP service contract provides many other benefits, including 24-hour roadside assistance, rental vehicle assistance, tire road hazard protection, and direct payments to repair facilities over the phone.

For your next new or used vehicle loan, ask about Mechanical Breakdown Protection.



Big winner — Todd Bristow referred a new member and won \$500 in gas cards.

Member wins big with referral

Todd Bristow refers members to American 1 all the time. "I refer tons of people," Todd said. "This is the most hassle-free place I know."

This time, his referral really paid off. Todd won \$500 in gas cards for referring a new member in February. A member since 1987, Todd likes American 1's Visa ScoreCard travel points and low fees for check cashing.

Todd told Lowell Dixon, who moved to Jackson from Arizona, to join, and won \$500 in gas for his efforts.

Give someone you know a referral card and have them sign up for membership, and you're automatically entered to win a \$500 gas card (see referral card at right). American 1 is giving the prize away each month in 2007.

E-statements make managing funds easy, convenient

If you use our A1@home online banking system, you know how easy it is to manage your funds.

E-statements are another way you can streamline your money management practices. View your statements for all your accounts online, or print them if you need to. With e-statements, you will have your account information right at your fingertips.

To sign up, visit the "History" tab in A1@home, and click on e-statements.



Visa: a smart way to plan your vacation

Using an American 1 Visa card can simplify the trip-planning process, and could end up rewarding you for purchases you make while on vacation.

American 1's Visa can be used online when you are looking to book airline tickets, reserve your hotel room, or rent a car.

Most online travel sites accept Visa, as do the retailers when you arrive at your destination. Carrying our Visa card is an easy way to track your expenses, and a convenient way to pay for food, excursions, and souvenirs.

Using a Visa when making foreign purchases can save on exchange rates; Visa often negotiates with retailers to get a better rate.

When you use your Visa card, you also earn ScoreCard reward and travel points that you can apply toward your next vacation. Visit www.scorecardrewards.com for more information.

Plus our Visa cards carry no annual fee, no cash-advance fee, fixed or variable rates, and low monthly payments. Your American 1 Visa is a smart way to plan your next vacation. If you don't already have one, apply online or at any branch!



Keep it simple — Today, planning a vacation is easy. All you need is a internet-ready computer and an American 1 Visa card.

Membership now open to anyone

Membership means more here at American 1.

Especially now that we've extended membership to anyone who joins the Jackson Co-Op. Which can be anyone on Earth.

That's right: American 1 has opened its membership to include anyone, anywhere. All a new member needs is \$3 to join the Jackson Co-Op and \$5 in a share savings account.

Have a relative in Ohio or Indiana? They can join. Have



friends in France or Japan? They can join. Work with someone in Lansing or Kalamazoo? We would love to have them as members.

With nine convenient locations, joining American 1 is easy.

Cut out the refer-a-friend form below, and when a new account is opened, you'll be entered to win a \$500 gas card*!

Contact any American 1 branch location for details, or visit www.american1fcu.org.

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.

Kristen Lewis



A1 Staff SPOTLIGHT

Member Service Representative Kristen Lewis has worked at American 1 on and off since 1995 — but her commitment to quality member service has stayed constant.

Kristen started out as a temp helping our lending department, and moved on to account specialist and member service duties at our Argyle Branch.

Now she works part-time at our Home Office, and often helps at other branches as needed.

"She is very professional and personable with members," one co-worker said. "Many of them remember Kristen from when she worked at American 1 before."

Annual meeting: you are invited!

American 1 Federal Credit Union's 57th Annual Meeting will take place Thursday, June 28 at the Home Office in downtown Jackson.

Join us for the election of board members and officers at 6 p.m.

NOTE: Hours change for quarterly meeting

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