

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.

*Qualification for a 50% (fifty percent) interest rebate on closed-end, secured loans, closed in the month of April 2009, is as follows: The closed-end, secured loan must close in April 2009. The 50% (fifty percent) interest to be included for the rebate is the interest paid on the loan between the closing date in April 2009 and December 31, 2009. The funds will be deposited to your savings share at American 1 FCU by January 15, 2010. You agree that you will keep the loan in good standing and make the minimum payment by the date it is due. If at any time during the April 2009 through December 2009 period the loan becomes delinquent (one (1) or more days past due) you will forfeit the entire rebate. Home equity loans do not qualify for the rebate, and refinances cannot be a current American 1 loan. **Odds of winning are based on the number of entries. American 1 employees, board members and their families are not eligible to win. No substitutions of prize is allowed. The winner must complete a release form before the prize can be awarded or an alternate winner will be selected. Winner will be chosen at random by the Marketing department of American 1, whose decisions are final.

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.

SPRING 2009

in this
ISSUE

1 Project: Zero Waste

2 Youth CU Week

3 ATM online map

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upcoming
EVENTS

Spring Used Vehicle Sale

Friday, April 24 &
Saturday, April 25
Sears Parking Lot

Project: Zero Waste

Saturday, April 18
9 a.m. to 4 p.m.
Jackson County
Fairgrounds

Rebate fact:
How much did you get?

\$32,000

Total amount members earned from our 2007 rebate offer.

\$39,000+

Total amount members earned from our 2008 rebate offer.

This year? We'll see! But you have three more months of earning potential.

***** The *****
REBATE
is **BACK**



American 1 wants to put more money in your pocket when you close on a loan in April. So we're bringing the Loan Rebate back, and this time it's better than ever.

American 1 is offering a 50% rebate on interest paid for all secured, closed-end loans in April*. By offering the rebate in April, we're giving you nine months of rebate interest eligibility!

How does it work? Close on a closed-end loan in April — such as a car, truck, RV, or a refinance of any of the above — and we'll give you back half of the interest you pay from now through December 2009.

As a special incentive, we're also offering this rebate during our Spring Used Vehicle Sale on April 24 and 25 at Sears in Jackson.

For the whole month, when you close

Spring Used Vehicle Sale

Friday, April 24 from 10 a.m. to 8 p.m.
Saturday, April 25 from 10 a.m. to 6 p.m.
Sears/Jackson Crossing Parking Lot

- More than 250 used vehicles
- On-the-spot financing
- Rebate incentive available
- Enter to win \$1,000 in gas

on a secured, closed-end loan and take advantage of the rebate, we'll enter you to win a \$1,000 gas card.

You can get extra entries by getting pre-approved and purchasing a vehicle at the April vehicle sale.

Drop by any branch for more details. We're extending our hours to accommodate you. Call and set up an appointment today!

Project: Zero Waste to clean up Jackson

American 1 is joining forces with local waste haulers and recyclers for Project: Zero Waste - a clean-up day for Jackson County.

You can drop off your paper, plastic, metal, e-waste, Styrofoam, tires, yard waste, clothes, and more Saturday, April 18 at the Jackson County Fairgrounds. Most items will be taken for free, but some, like TVs and LP tanks, will carry a minimal charge.

Project: Zero Waste takes place a few days



before Earth Day, celebrated worldwide on April 22.

The idea is to help clean up Jackson County by offering residents an affordable chance to drop off their waste and recyclables.

Our partners will make sure all materials are taken care of in an environmentally-responsible manner.

For more information about the day, and other events going on the weekend before Earth Day, visit projectzerowaste.com.

Save at the Spring Used Vehicle Sale

Nobody does a used vehicle sale like American 1, and this spring it gets bigger and better.

Join us for our Spring Used Vehicle Sale on Friday, April 24 from 10 a.m. to 8 p.m. and Saturday, April 25 from 10 a.m. to 6 p.m. at the Sears parking lot in Jackson.



We've invited five local dealerships to bring 250 of their best vehicles. American 1 will offer on-the-spot financing, no payments for 90 days, and a chance to win a \$1,000 gas card**. Ask how you can gain extra entries into the \$1,000 gas card drawing!

Every loan closed at the sale qualifies for the big loan rebate (see pg. 1). Get pre-approved online or at any branch – because there's never been a better time to purchase a used vehicle!

Win a Michigan vacation package

Do you love Michigan? We sure do, and that's why we're offering a chance to win a Great Lakes State getaway package.

How do you win? Simple. Pick up an entry card at any American 1 event in 2009. Fill out the card, take it to any American 1 branch location, and give it to a Member Service Specialist. That's all you have to do.

Our first vacation, slated for this summer, features Binder Park Zoo season passes, 2 adult/2 child Michigan's Adventure tickets, 20 Lansing Lugnuts vouchers, \$100 gift card to Goodrich Quality Theaters, and a \$75 gas card.

Ask for an "I Heart MI" entry card at any American 1 event.

Good luck when it's needed:

GAP helps pay for stolen truck

Travis Crall of Litchfield took his girlfriend to Detroit to see a historical moment. The Detroit Lions, looking at the first 16-0 record in NFL history, were facing the New Orleans Saints at Ford Field for the final game of the season.

"We watched them lose, as we figured," Travis says.

But the Lions weren't the only ones faced with bad luck that cold December night. After the game, Travis and his girlfriend walked the three blocks back to where they parked, in 10-below weather, only to find Travis's 2003 Dodge Ram truck had been stolen.

IN FOCUS

After he filed a claim, Travis's insurance company only agreed to cover \$11,000 of his loan balance, leaving an \$8,000 balance.

Luckily, Travis opted for Guaranteed Asset Protection (GAP) when he financed the truck with American 1. GAP covered the entire remaining amount.

Travis's up-front cost for GAP? \$235.

"For the one-time fee, it's worth it," he says. "It's better than paying a lot if something happens."

Unfortunately for Travis, that "something" was a stolen vehicle. His Dodge Ram was eventually recovered, missing several of its parts. In the meantime, Travis used the \$1,000 GAP Advantage toward a Jeep. And, just in case, he opted for GAP again on his loan.



GAP Advantage — Travis Crall with his new Jeep.

"Hopefully I don't need it again, at least in that kind of situation," Travis says.

GAP is much more affordable than paying the remaining loan balance should that "something" strike again.

"It pays for a little security," Travis says.

Teen Idol: auditions held this May

Know a talented teen that could use a \$2,000 savings bond and a trip to a Fox's "American Idol" audition city?

American 1 is holding auditions for its annual Teen Idol singing competition. This year's event will take place Friday, July 10 at the Riverwalk Amphitheater in downtown Jackson.

Auditions will be held at several locations from May 6-15. Teens or parents can pick up an application from any American 1 branch location, or download it from our web site at www.american1fcu.org/136.

See dates and locations at right.

AUDITION SCHEDULE

Wednesday, May 6:
Washington St. Education Center (Chelsea)
Thursday-Friday, May 7-8:
Middle School at Parkside auditorium (Jackson)
Monday, May 11:
Dow Center Auditorium - Hillsdale College
Tuesday, May 12:
Northwest Middle School auditorium (Battle Creek)
Wednesday, May 13 and Friday, May 15:
Jackson High School
Thursday, May 14:
Tecumseh Center for the Arts

Jennifer Weese



A1 Staff SPOTLIGHT

American 1 takes pride in our in-house card services department. If you have an issue with your American 1 Visa or debit card, you will talk to Jennifer Weese at our Home Office. Now that's local service.

Jen started at American 1 in 2002 as an Account Specialist. The next year she was promoted to our Card Services department, where she has helped members ever since. Recently, she began helping with Individual Retirement Accounts (IRAs).

"Jen is always willing to help with any project that comes up in our department," one co-worker said.

ATM location map online

We're proud of our no-surcharge ATM network. If you need cash, chances are you can find an American 1 ATM close by.

To help you find them, we've created an interactive Google Map with all our ATM locations. You can enter your address or location and get directions to the closest location, or find an ATM if you're in an unfamiliar spot.

Head to our ATM location page at www.american1fcu.org/129.

NOTE: Hours change for quarterly meeting

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