

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.

*Qualifications for a 50% (fifty percent) interest rebate on closed-end, secured loans, closed in the month of April 2010, are as follows: The closed-end, secured loan must close in April 2010. The 50% (fifty percent) interest to be included for the rebate is the interest paid on the loan between the closing date in April 2010 and December 31, 2010. The funds will be deposited to your savings share at American 1 FCU by January 15, 2011. You agree that you will keep the loan in good standing, keep the loan financed with American 1 through 2010, and make the minimum payment by the date it is due. If at any time during the April 2010 through December 2010 period the loan becomes delinquent (one (1) or more days past due), if any other loan with American 1 becomes delinquent, or if the loan is not financed with American 1, you will forfeit the entire rebate. Home equity loans do not qualify for the rebate, and refinances cannot be a current American 1 loan.

Branch Locations

Home Office

718 E. Michigan Ave.
Jackson, MI 49201
(517) 787-6510
Toll Free: (888) 213-2848

North St. Branch

930 W. North St.
Jackson, MI 49202
(517) 784-7191

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
Randy Wrozek

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 2010

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ISSUE

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TurboTax

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Spring Car Sale

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upcoming
EVENTS

Spring Used Vehicle Sale & Auto Expo
Friday, May 7-
Saturday, May 8
Jackson Co.
Fairgrounds

Rose Parade and Party in the Park
June 5-6
Ella Sharp Park,
various sites in
Jackson

TurboTax discount:
E-file before
April 15

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. Get started today!



American 1's super-successful loan rebate returns, offering a 50% loan interest rebate to any member who finances a closed-end loan this April*.

The idea is simple: finance a secured, closed-end loan, pay on time from April to December, and in January 2011 we'll cut you a check for half of the interest you pay from now until December 31, 2010.

In January, we gave back more than \$150,000 in loan rebates to members who financed rebate-worthy loans in April 2009. This year, we want to give back even more.

Invest in America: membership discounts

American 1 is proud to be a participant of Invest in America, a membership enhancement program that offers discounts on products and services provided by U.S.-based companies.

This partnership not only gives our members' valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy.

As a member of American 1, you can receive the following money-saving discounts*:

- **General Motors** is making their Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.
- **Chrysler Group LLC** is offering Affiliate Rewards preferred pricing

This is the perfect time to refinance a higher-payment loan with another institution, or to take advantage of Invest in America discounts on new GM and Chrysler vehicles (see below).

To get your rebate started, get pre-approved online or at any American 1 branch. Just make sure you pay your loan on time each month, and that you keep it financed with American 1, and your rebate will be assured.

Finance your loan with American 1 in April and get the rebate.

**See pg. 4 for details.*

Invest in
America

on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands. This discount is on top of other current incentives.

- **Sprint** has a 10% discount on personal wireless accounts and 15% off of business accounts. They are also waiving application and upgrade fees and giving other substantial discounts on phones and accessories.

American 1 is here to help our members save with respected U.S. companies at a time when everyone needs it most.

To learn more about Invest in America and any of the above discounts, speak to a Member Service Specialist, or visit LoveMyCreditUnion.org.

Summer full of events

American 1 holds free, family-friendly community events all year long. As usual, we have a busy event schedule coming this spring and summer. Join us for these upcoming events:

Spring Used Vehicle Sale

Friday, May 7 - Saturday, May 8
Jackson County Fairgrounds

Teen Idol auditions

May 10-20, various locations
Visit american1fcu.org/136 for details

Rose Parade and Party in the Park

June 4-6, Ella Sharp Park
Events happening all weekend
in various locations

Jackson Kids' Fest

Friday, June 18, American 1 Event Center

Hillsdale Kids' Fest

Wednesday, June 23,
Hillsdale Co. Fairgrounds



Raise funds for charity with Fazoli's discount

American 1 and Fazoli's are teaming up to help our monthly dress-down charity.

American 1 employees pay \$2 every Friday to dress in logowear. At the end of the month, we collect all the money donated and give it to a charity chosen by our staff. Now you can help by purchasing a discounted Family Feast at the Jackson or Battle Creek Fazoli's location.

Download our coupon (american1fcu.org/157) for Fazoli's Fabulous Family Feast and redeem it at the Jackson or Battle Creek Fazoli's location. When you do, Fazoli's will donate \$5 to our dress-down charity of the month.

Mary Omo:

Disability coverage helps through struggles

Like many people, Mary Omo had one of those "if only I had known" moments.

After being on medical leave for two years after she fell off a ladder, Mary only recently learned that her auto loan qualified for Disability Protection payments – meaning Disability would make her loan payment. She was making payments she didn't need to make the whole time.

"For years, I was paying my car payment," Mary says. "I had no idea I had the ability to use Disability Protection."

Being off work, Mary struggled during her medical leave, squeezing her finances through months and months of reduced income. It wasn't until she spoke with an American 1 employee that she learned Disability could help her.

Disability can help make your loan payment if you become sick or injured, and unable to work. Because Mary learned of Disability Protection mid-way through her loan, she missed out on a few years of payments. But since she was approved for Disability coverage, Mary has let out a years-old sigh.

"It was a tremendous relief," Mary says. "I didn't have to struggle to make ends-meet."

Now Mary wants all American 1 members to know



Mary Omo — "It's one less thing to worry about."

what a benefit Disability Protection can be, especially for its affordable price.

"You need that added help to get you through the tough times," she says. "It's one less thing to worry about when you're sick or injured."

Spring Vehicle Sale & Auto Expo: join us May 7-8

You know American 1 as your auto loan experts. A few times a year, we put our expertise on display at our vehicle sale.

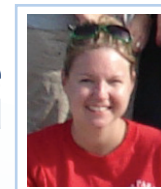
Join us for our Spring Used Vehicle Sale, coming at Friday, May 7 and Saturday, May 8 at the Jackson County Fairgrounds. We'll have more than 400 quality used vehicles from local dealerships priced to sell. Inside the American 1 Event Center, you can get on-the-spot financing and browse through our auto expo vendors.

Our vehicle sales are family events, with free refreshments, games for kids, and a kids' zone.

As a special offer, you can enter to win a \$1,000 gas card, and you'll receive a special car care package when you get financed with American 1.



Danielle Friedland



A1 Staff SPOTLIGHT

Danielle Friedland, an Account Specialist at our North St. Branch, has given American 1 members great service since mid 2008.

Danielle is a hard worker, and a good source of information for our members.

She readily volunteers for events, like our vehicle sales, and goes all-out on her customers for Junior Achievement's Crazy Bowl fundraiser.

"Danielle is that pleasant, friendly, even-tempered voice members hear in the drive-thru at North St.," one co-worker says. "She enjoys her job and it shows."

Annual Meeting date set

American 1 Federal Credit Union's Annual Meeting is scheduled for Thursday, June 17 at 6:30 p.m. in the Home Office lobby. Nominations for three three-year positions (Chair, Treasurer, and Secretary) on the Board of Directors are being accepted.

Anyone interested in serving on the board should submit a cover letter and resume to: Chairman of Nominating Committee, 718 E. Michigan Ave, Jackson, MI 49201, by Friday, May 28.

NOTE: Hours change for quarterly meeting

All American 1 offices will open at a later time on Wednesday, April 7. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.