



## Look to us for loans

As a member of American 1 Federal Credit Union, you expect that your money is kept safe and sound – no matter what.

This is a tough economic climate, especially locally, and you have probably read in the news about troubled banks and government bailouts. At American 1, things are different. I want to assure you that American 1 is as strong and secure as ever.

Here are a few reasons you can continue to trust your funds with American 1:

- **Stability** – American 1 has seen plenty of tough times since its founding in 1950. Today, our leadership continues to ensure a positive bottom line, steer clear of risky mortgage lending, and retain a rainy-day fund for occasions like these. Our financials have remained positive, and our financial statements can be seen at any branch or on our website. Feel free to compare them with other banks' and credit unions' statements.
- **Lending** – By steering clear of risky mortgage and business lending, American 1 has steered clear of any "credit crunch." Our members can walk in to any branch and finance an auto loan or open a Visa card just like always. Our stability allows us to lend to members who need it the most.
- **NCUA Protection** – Your deposits with American 1 are backed by the National Credit Union Administration, an independent agency of the federal government, up to \$250,000. Not one member of any credit union has lost a penny of their deposits. Not ever.

American 1 is a local financial institution with a full line of products and services like auto loans, a locally-managed Visa card program, and a large network of no-surcharge ATMs. We are also an active member of our community, providing free, family-friendly events and support to local organizations.

Thanks for your membership.

David C. Puckett  
President, CEO

### 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



## QuarterlyConnection

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

### SUMMER 2010

#### in this ISSUE

1  
Scholarships

2  
Teen Idol

3  
ATM network

4  
Special message

#### upcoming EVENTS

##### American 1 Teen Idol

Friday, July 9  
Starts at 6 p.m.  
Jackson Co.  
Fairgrounds

##### Chelsea Kids' Fest

Wednesday, Aug. 18  
10 a.m. to 2 p.m.  
Timbertown Park

##### August Used Vehicle Sale

August 27-28  
Jackson Co.  
Fairgrounds

##### A1 Event Center:

##### Rent the lighted sign

Have an event scheduled at the American 1 Event Center? You can rent the lighted sign at the Jackson Co. Fairgrounds facing Ganson St. for a small fee. Call (888) 213-2848 and ask for details!

## Visa travel insurance protects you, your luggage on vacation

If you use an American 1 Visa to plan your vacation, you are protected by our travel protection — including lost luggage and accidental death/dismemberment insurance. The best part? It's at no cost to you.

By using American 1's Visa card to book your travel tickets, you can recoup lost luggage costs up to \$3,000 and earn up to \$250,000 in accident insurance.

Many big bank credit cards are phasing out this beneficial program, but not American 1. We believe it's important to protect members like you while you're out of town or out of the country. It's one more example of how a local credit card program beats a big bank credit card.

American 1's Visa also features no annual fee and no balance transfer fees. Because we charge no balance transfer fee, you can



**Summer vacation special:**  
Earn double ScoreCard Reward points on any purchase in July 2010!

save money and switch to an American 1 Visa hassle-free.

Does your big bank Visa offer travel insurance at no cost to you? If not, apply for an American 1 Visa today. Learn more at WeUnderstand.org.

## 2010 scholarship winners

American 1 awarded 10 area high school graduates with \$1,000 scholarships for their commitment to altruism and community service. The 2010 American 1 Community Involvement Award winners are:

- Rebecca Brown (Grass Lake High School)
- Sarah Chinavare (Hanover-Horton High School)
- Samantha Herzing (Pennfield High School)
- Brittnie Jarrett (Jackson Christian High School)
- Alana Lee (Battle Creek Central High School)
- Meghan Martin (Napoleon High School)
- Charles Schaerer (Jonesville High School)
- Jacob Sloan (Quincy High School)
- Lauren Steele (Western High School)
- Heather Yzenbaard (Northwest High School)



**Winners** — Heather Yzenbaard, Sarah Chinavare, Lauren Steele, and Brittnie Jarrett accept their award at our Resource Center.

All 10 students were highly involved in both extra curricular activities and their community while in high school. Each wrote an essay on the benefits of altruism and how they improved their community through service.

American 1 has rewarded deserving and community-minded high school seniors with \$1,000 scholarships since 2000. Scholarships are funded through American 1's skip-a-pay program, which allows members to skip one month's loan payment for a donation of \$25.

## Note: Returned mail fee

As of July 1, 2010, a \$5.00 monthly fee will be charged to any account that has an American 1 Federal Credit Union mailing returned to the Credit Union because of an incorrect address.

An account will be flagged when a mailing is returned and the member will have 30 days to update the address before the fee will be imposed. Once the member submits a proper change of address, the account will no longer be charged the incorrect address fee. If the monthly incorrect address fee charged takes the account to a zero balance, the account will be closed.



On your next branch visit, make sure we have your up-to-date address, phone number, and e-mail address on file.

## Sam's Club membership offer

American 1 is excited to announce an exclusive Sam's Club membership offer: our members will receive a \$10 gift card when they sign up for a new or renew an existing Sam's Club membership by July 28, 2010. For more discount services, visit [www.american1fcu.org/148](http://www.american1fcu.org/148).

### Jackson Sam's Club hours

Mon-Fri: 10 a.m. - 8:30 p.m.  
Sat: 9 a.m. - 8:30 p.m.  
Sun: 10 a.m. - 6 p.m.

To become a Member, bring this offer along with proof of employment or affiliation to the Member Services Desk of your local Club. Upon payment, you will receive a **\$10 Sam's Club Gift Card**.



## american 1 TEEN IDOL

American 1's Teen Idol singing competition has 10 fresh faces and a new location for 2010.

Join us at the Jackson Co. Fairgrounds grandstand on Friday, July 9 starting at 6 p.m. to watch 10 talented teens sing for a \$2,000 savings bond and prize package including a new notebook computer.

Also new this year: a special show choir performance by Springport High School's Varsity Chorus.

More than 50 teens auditioned for the honor to compete at American 1 Teen Idol. The 10 semi-finalists selected will compete during the first round, and then narrowed down to five finalists. Three judges will pick two runners up and our 2010 Teen Idol.

Each teen was asked to raise at least \$250 that will go to a local charity of the winner's choice and the Jackson School of the Arts.

Come cheer on these talented teens during a free night of family fun!

### When

Friday, July 9  
starting at 6 p.m.

### Where

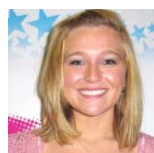
Grandstand at  
Jackson Co. Fairgrounds  
200 W. Ganson St.



**Emmaline Brown**  
Hillsdale High School  
Hillsdale, MI - age 16



**Austin Lyon**  
Western High School  
Jackson, MI - age 17



**Amanda Collins**  
Central Michigan Univ.  
Clarklake, MI - age 18



**Charlotte Prenevost**  
Chelsea High School  
Chelsea, MI - age 16



**Olivia Hale**  
Vandercook Lake  
High School  
Jackson, MI - age 18



**Tony Smith**  
Central Michigan Univ.  
Parma, MI - age 18



**Taylor Hawkins**  
Northwest High School  
Jackson, MI - age 17



**Kristin Thomas**  
Northwest High School  
Jackson, MI - age 16



**TR Krupa**  
Jackson High School  
Jackson, MI - age 17



**Shannon Watts**  
Northwest High School  
Jackson, MI - age 14

## Luz Guadarrama



## A1 Staff SPOTLIGHT

Luz Guadarrama, an account specialist at our North St. Branch, has a unique way of helping members: she's bilingual.

Luz speaks Spanish, and many of our Spanish-speaking member look to her to help them with their account.

She started at our Home Office in August 2007, and now serves North St. members in the drive thru and on the front line.

"Luz is able to put those members who don't speak English very well at ease," one co-worker said.

## ATMs: cash on the go

Need cash in a flash? Don't forget that American 1 has a large local network of no-surcharge ATMs. We're proud of our more than 40 ATM locations located in each county we serve.

American 1 doesn't add a surcharge fee to your transaction. We don't even charge non-members! Now that's the best way to bank.

Look for a complete list of American 1 ATM locations at [www.american1fcu.org](http://www.american1fcu.org).

## NOTE: Hours change for quarterly meeting

All American 1 offices will open at a later time on Tuesday, July 13. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.