

# Local phone directory offers incorrect listings

It has been an ongoing challenge for American 1 Federal Credit Union, along with other businesses, to rely on the local phone books to carry correct contact information for our members.

Therefore, for your convenience, we ask you to cut out the section at right and keep in a location where you can access our branch locations and phone numbers when needed.



You can also find all of our locations and contact information, as well as a complete list of up-to-date ATM locations, on our web site at [www.american1fcu.org](http://www.american1fcu.org).

## Credit Union

# Q & A

**If I sign up for e-statements, how will I get other messages from American 1?**

When you sign up for American 1's e-statement service, most communication from the credit union will post notices to the same web site. We avoid direct e-mails to protect your privacy.

If you receive an e-mail about a notice from American 1, log in to home banking through the A1@home system. Then visit the e-statement section (under the "History" tab at the top), sign in, and view your notice.

Not signed up for A1@home or e-statements? Enrolling in the program is easy. Ask about it next time you visit any American 1 branch.

### 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 49017  
(269) 968-2207

### Board of Directors

<b>Allen Eichenberg</b>	Chairman
<b>Chester Radabaugh</b>	Vice Chairman
<b>Jerry Tremaine</b>	Secretary
<b>Jerry Sisk</b>	Treasurer
<b>Phil Hoffman</b>	Director
<b>Darlene Lampman</b>	Director
<b>Rev. Ira Combs</b>	Director

### Supervisory Committee

<b>Chester Radabaugh</b>	Chairman
<b>Tim Griffith</b>	Member
<b>Pat McCaffrey</b>	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.



(888) 213-2848 • [www.american1fcu.org](http://www.american1fcu.org)



# Quarterly **Connection**

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

### WINTER 2007

## in this ISSUE

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## upcoming EVENTS

**American 1 Quarterly Meeting**  
Wednesday, Jan. 10  
(see page 3 for branch closing details)

**Spring Women's Expo**  
Saturday, March 17  
Jackson County Fair Events Center

## got a GREAT idea?

Got a great idea or question that you would like to share? E-mail [dlawrence@a1fcu.org](mailto: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.

# Checking: easy to switch

American 1 checking accounts are hassle-free

Looking for an easy way to have all of your banking needs in one place? Start with your checking account.

American 1 makes it easy to switch your checking account. Simply fill out our no-hassle switch form and we'll do the hard work for you. Plus, when you switch to an American 1 checking account, we will give you your first box of flag checks for free.

Having your checking account, your direct deposit, and your loans at American 1 will help make your banking much more convenient. You can make any one of our nine branch locations a one-stop banking center.

Download a quick switch form for your checking account at [www.american1fcu.org](http://www.american1fcu.org) — or stop into any branch, where our member service representatives can help.



"American 1's checking account is hassle-free. There are no hidden fees and no troubles here. I can relax knowing my money is in great shape. I'm so glad I switched."

## If you're happy and you know it - refer a friend

Do you enjoy banking with American 1 Federal Credit Union? Do you look to the credit union for all your financial needs?

We hope that you answer yes to these questions! Our mission is to offer our members the best possible products and services. Savings, checking, club accounts, and loans — the list of financial opportunities goes on and on.

Have you told your friends and family what American 1 can do for them? We want to offer the people closest to you the same

friendly service and valuable products that you enjoy. Anyone who lives or works in Jackson, Hillsdale, or Calhoun County is eligible to become a member and enjoy our credit union – the better way to bank! 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](http://www.american1fcu.org).

## Refer a friend!

Name \_\_\_\_\_ Date of birth \_\_\_\_\_

Referred by \_\_\_\_\_ Date of birth \_\_\_\_\_

STAFF USE ONLY: Staff ID \_\_\_\_\_ Branch no. \_\_\_\_\_



## Refinance to save money

Did you know even a 0.25 percentage point change in your auto loan can save you hundreds of dollars over the life of your loan?

That's why refinancing your car, truck, or other vehicle loan can make so much sense.

With American 1's competitive loan rates, now is the best time to refinance your auto loan. You could be paying several percentage points too many on your current loan.

Refinancing your auto loan with American 1 is a painless process, and you pay no fees. Just stop in to any branch location with your current loan information and a payoff amount.

By refinancing, you could pay less every month, and use the money you save to start your new year off right.

## Mechanical Breakdown Protection for the winter

If you are worried about winter car problems, think about American 1's Mechanical Breakdown Protection (MBP) for your next vehicle loan.

MBP comes with three levels of protection, all intended to protect your investment.

Ask a member service representative about MBP next time you get approved for a new vehicle loan.

## Expos make it big

American 1's Fall Women's Expo and first-ever Paws & Claws Expo hit the big time, with both events attracting 2,000 guests in October and November.

The Fall Women's Expo included more than 80 vendors and brought in over 1,200 people — American 1's most popular expo to date. The seasonal expo also featured a new afternoon time from 1-5 p.m.

The Paws & Claws Expo benefitted the Cascades Area Humane Society, raising over \$3,000 for the pet shelter organization. More than 800 guests visited the Jackson Fair Events Center during the event.

Look for information on upcoming American 1 expos — including the Spring Women's Expo in March — coming later this year.



**Dog days** — Vendors displayed pets and pet items at the first Paws & Claws Expo in November. The event raised more than \$3,000 for the Cascades Humane Society



**Drawing a crowd** — The Fall Women's Expo attracted more than 1,200 visitors, a new record for American 1's women's expo series.

## A1@home adds security features

With identity theft on the rise, American 1 Federal Credit Union is continually looking for ways to protect our members. For this reason, username and access code security on A1@home is being strengthened.

You will now need to pick and use a username — not your account number — to sign on to home banking. In addition, you will be asked to update the access code you use for A1@home to a minimum of six characters in length.

To update your account, simply follow the directions given on the home banking sign-on screen.

What is A1@home? It's American 1's convenient home banking system. A1@home is a secure way to handle your finances from the comfort of your own home. You can check your balance, make a transfer, and even make a loan payment, all from your home computer.

Recognizing the need for protection for our member's identity, American 1 also offers the following services:



- **E-statements** – a convenient electronic form of your monthly statement that you can access through a secured site at no cost to you!
- **Identity Theft Protection** – insurance coverage to ensure that you are covered if you become a victim of identity theft.

To sign up for A1@home, or if you have questions about the new home banking security or other identity theft products, please contact any branch location.

Jessica Morgan



## A1 Staff SPOTLIGHT

American 1 members recognize good, friendly service when they get it — and they know Member Service Representative **Jessica Morgan** is a great example.

Jessica joined the credit union as an Account Specialist in 1998. She moved up to Member Service in 2001 and currently works at our Parnall Branch.

One member said she is "caring, attentive, and always informative." She never seems to be in a bad mood, a trait her co-workers recognize as well.

## TurboTax: try e-filing this year

It's not too early to begin thinking about your taxes. By planning now, you still have time to make changes that can help lower your taxes — plus, you'll get an idea of how big your refund will be.



We're pleased to offer our members the industry leading TurboTax Online to help make the planning and filing process quick and easy. Visit our web site for a quick link to TurboTax Online and e-file this year!

## NOTE: Hours change for quarterly meeting

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