



Chelsea Branch first in Washtenaw

American 1's Chelsea Branch is now open for business, providing our first convenient branch location in Washtenaw County.

Our new location is accessible off I-94, in the Polly's Country Market store (1255 S. Main Street), and features a no-surcharge ATM.

Look for information on our Grand Opening events and activities.

Women's Expo: booth spaces open

American 1 will be hosting the Spring Women's Expo at the Middle School at Parkside on Saturday, March 15. Booth spaces are now open to the public and we encourage any business/organization that has products or services that focus on women to sign up today.

During our fall event, there were nearly 2,000 guests in attendance. That's a LOT of exposure in just a six hour time period. Participation fees are inexpensive and the return on your investment is unmatched by any other event in Jackson County.



If you would like to participate, go to www.american1fcu.org/154 to find the application and details of the best women's event in the area! Can't be a vendor? Come join us as a guest on Saturday, March 15 from 10 a.m. to 4 p.m. Admission is free!

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	Chairman
Chester Radabaugh	Vice Chairman
Jerry Tremaine	Secretary
Phil Hoffman	Treasurer
Jerry Sisk	Director
Darlene Lampman	Director
Rev. Ira Combs	Director

Supervisory Committee

Chester Radabaugh	Chairman
Tim Griffith	Member
Pat McCaffrey	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.

WINTER 2008

in this
ISSUE

1 TurboTax Online

2 ATM banking

3 A1 Scholarship

4 Women's Expo

upcoming
EVENTS

Shred Fest

Free paper shredding on Saturday, January 19 9 a.m. to 12 p.m. Home Office (see pg. 2)

Spring Women's Expo

Saturday, March 15 Parkside Field House 10 a.m. to 4 p.m.

got a
GREAT
idea?

Got a great idea or question that you would like to share? E-mail dlawrence@1fcu.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.

New Year's Resolution:

Refinance to trim your payment

Start the new year off with a lower monthly payment by refinancing your high-payment loan with an American 1 refinance.

American 1 can tackle your high-payment vehicle loan, home equity loan, or credit card, saving you money and easing the stress on your budget. It's the perfect New Year's resolution: give your budget some wiggle room.

If you're looking to refinance a vehicle, here's what you should bring:

- Proof of income (pay stub)
- Vehicle title
- 10-day payoff
- Proof of insurance

You can also roll over credit card balances onto an American 1 Visa Gold or Classic, giving you one low, easy payment to make.

American 1's competitive loan rates and flexible terms make this a great time to lower your monthly loan payments.



Lose some loan weight. Refinancing is easy.

Apply online or at any branch, and our member service representatives will work with you to save you money each month.

This year, "restart the clock" on your high-payment loan by refinancing with American 1.

Try TurboTax Online free edition

Use TurboTax Online Free Edition from TurboTax—the #1-rated, best-selling tax preparation product year after year.

American 1 provides TurboTax to help you get the fastest tax return possible. TurboTax Online Free Edition includes:

- A step-by-step interview with easy-to-understand questions
- Forms automatically filled out using your answers
- 100% accurate calculations guarantee*
- Free federal e-file, plus get a faster refund



Use e-file and direct deposit (see page 3) to get your refund in as little as nine days. Look for the TurboTax link on our web site, and e-file your taxes this year.

Courtesy Pay: We've got you covered

Unforeseen circumstances can happen to us all, and usually at just the wrong time. A small honest mistake in your checkbook can leave you dollars and cents short and checks may be returned. One bounced check can cost you over \$50 in returned check fees.



American 1 offers Courtesy Pay, an added member benefit with their checking programs. Courtesy Pay will protect you from the embarrassment and expense of returned checks. With a small fee, American 1 will cover your checks up to \$500.

Courtesy Pay offers:

- Protection from returned checks
- Protection from merchant returned check fees
- Protection from collection agency fees
- Protection for your good credit

For more information on Courtesy Pay, contact any American 1 branch location, or visit www.american1fcu.org/143.

Shred-it at the Home Office

Start the new year off right by shredding all your confidential documents for free at the Home Office Saturday, Jan. 19.

Document shredding experts Shred-It will be on-site from 9 a.m. to 12 p.m. to securely and privately shred and recycle all your important papers. This is the perfect opportunity to do your house cleaning, and protect your identity by keeping records out of the hands of thieves.

Shred-It will safely recycle all of your documents. Stop by for free refreshments, and bring your paperwork!

GAP protection: “You won’t regret it”

Even before she had to use it, Natalie Dwyer knew American 1’s Guaranteed Asset Protection (GAP) insurance was a great idea.

When she financed a 2002 Chevy Astro van, Dwyer – a member since 2003 – learned that GAP covered the gap in her insurance coverage if her vehicle ever got totaled.

“For a few more dollars, I took it,” she says. “I knew it would take care of me if something happened.”

It was good foresight, because when a driver broadsided Dwyer’s van in July, American 1’s GAP coverage paid the loan off and gave her \$1,000 toward her next vehicle loan. Dwyer says the entire process was made easier thanks to GAP.

“All I had to do was sign papers for the new vehicle,” Dwyer says. “Now I wouldn’t have a vehicle without GAP.”

GAP helps cover the difference between your loan payoff and your insurance company settlement. If your vehicle is worth \$10,000, but your insurance company only gives you \$9,000 after a crash, GAP covers the remaining \$1,000 – plus an extra \$1,000 toward the purchase of your next vehicle.



Natalie Dwyer

Dwyer took that \$1,000 bonus and financed a 2005 Dodge Durango. She also told her husband to get GAP coverage on his new truck.

“I told him, ‘You won’t regret it,’ Dwyer says. “Even if it’s a few dollars more on your payment, it’s worth it.”

How to: Direct deposit your tax refund

If you expect a refund when you file your federal taxes, the IRS makes it easy for you to directly deposit these funds into your American 1 checking or savings account.

Direct deposit is safer and easier — and you get the money faster than having a check sent by postal mail. The IRS says you can get your refund up to three weeks earlier.

To direct deposit your refund, go to the refund portion of your tax return:

- Enter American 1’s Routing Number: 272481567
- Select the account type: checking or savings
- **For checking accounts:** Enter your account number -- usually the 13-digit number after the routing number on the bottom of your checks
- **For savings accounts:** Use your basic account number, but then add two zeros: “00.” For



instance, if your account number is “123456,” you would list “12345600”

After a few weeks, your deposit will appear in your checking or savings account. Sign up for A1@home online banking to keep track of when the refund is made, and be sure to call any branch with questions.

Danna
Woolsey



A1 Staff SPOTLIGHT

Member Service Representative Danna Woolsey knows her stuff, serving as the product specialist for our Hillsdale County members.

Danna started as an Account Specialist in 2000. She soon moved up to Member Service Representative.

Danna serves the credit union in any capacity, serving on the Scholarship Committee and taking part in many American 1 events and happenings.

“Danna is very dedicated,” says one co-worker. “She has a wonderful relationship with our members.”

Rewarding Altruism: College scholarship available

American 1 offers \$1,000 scholarships to deserving high school seniors on their way to college.

To be eligible, students must write an essay on their contributions to their community. Applications and details can be found on our web site at www.american1fcu.org/157.

NOTE: Hours change for quarterly meeting

All American 1 offices will open at a later time on Wednesday, Jan. 9. All Jackson offices will open at 10 a.m. Offices outside of Jackson will open at 11 a.m.