



## Rethink your auto loan payment

Chances are, you pay your monthly auto loan payment without thinking about it. But month in and month out, you could be paying too much.

If your loan isn't at American 1, you can easily refinance with us, the Auto Loan Experts, and start saving money each month.

Our Member Service Specialists can work with your budget to get a payment you can afford. We can also ensure your vehicle investment is secure with protection products like Guaranteed Asset Protection (GAP) and Mechanical Breakdown Protection (MBP).

Refinancing is easier than you think. Simply bring in proof of your income, the vehicle's title, a 10-day payoff amount, and proof of insurance. Our Auto Loan Experts can help you through the rest, making sure to get the vehicle loan that's best for you.

Your vehicle loan doesn't have to be automatically expensive. Apply online or at any branch, and start thinking about a lower monthly auto payment.

## Winter Wonderland a hit



**Nite Lites** — Thousands turned out for American 1's first-ever Winter Wonderland event during the holiday season.

### 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](http://www.american1fcu.org)



# Quarterly **Connection**

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

### WINTER 2010

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## upcoming EVENTS

**Spring Women's Expo**  
Saturday, March 13  
10 a.m. to 4 p.m.  
Middle School at  
Parkside fieldhouse  
2400 Fourth St.  
in Jackson

**Shred Day**  
Cancelled. Was  
scheduled for Jan.  
16. Look for a new  
free shred date at  
our web site.

### Women's Expo Vendors needed

Want to reach 2,000 women in one day? It's possible when you become a vendor at our Spring Women's Expo.

This year's expo takes place Saturday, March 13.

Visit [www.a1womensexpo.com](http://www.a1womensexpo.com) for details.

### Cut costs & clutter:

## Paperless checking options

American 1 is switching to paper-free policies to help us become more efficient and cost-effective. It also helps save money and reduce waste.

We can help you do the same thing at home with several paperless checking account options.

With an American 1 **debit card**, you can make purchases at stores and online, and access your funds at one of many American 1 no-surcharge ATMs. Your debit card lets you access your checking account funds with the swipe of your card.

Online, you can manage your checking account from anywhere, anytime with our **home banking system, A1@home**. Log on securely to online banking and transfer funds, make loan payments, and track your spending.

You can also reduce clutter and waste by signing up for American 1's **free e-statement service**. E-statements are accessible from A1@home, and you receive an e-mail each month when your

statement has been posted. You can view your e-statement several days sooner than your mailed statement, plus you can view check copies from your past month's activity.

With your American 1 checking account, you can also pay your bills with **online Bill Pay**. Set up bill reminders, pay bills automatically, and receive electronic bills right from our system. Bill Pay is free to use when you sign up for e-statements.

Stop in to any branch to learn more about these paper-free checking options and streamline your financial life.



## TurboTax: get your member discount

Go paperless and get your return faster when you file your simple federal return with TurboTax Federal Free Edition.

- Prepare, print and e-file your simple federal return for FREE
- Get the maximum refund you deserve
- Audit Support Center download included
- Fast refund in as few as 8 days when you e-file and use direct deposit

Make tough times a little easier. TurboTax is the uncomplicated, inexpensive, and efficient way to get your taxes done.

**TurboTax**  
ONLINE

Turbo Tax Online is fast, easy and free, and comes with the security of knowing you'll get the maximum refund you deserve. And you'll get your return days faster than by the old-fashioned mail.

Visit American 1's web site for a link to TurboTax online: [american1fcu.org](http://american1fcu.org).



## North St. Branch open for business

American 1's North St. Branch, located at 930 West North St., opened for business on Monday, Dec. 21.

The new, 4,500-sq. foot branch features six drive-up lanes, a bigger lobby, more parking, and two no-surcharge ATMs.

We closed the Felpausch Branch in November and the Argyle Branch in December.

The new North St. Branch has the same business hours as the Argyle Branch, and the same phone number: (517) 784-7191.

For a complete list of American 1 branch and ATM locations, visit [american1fcu.org](http://american1fcu.org).

## Jackson Co-Op does affordable design work

Now, along with discount banners, Jackson Co-Op Services is offering affordable graphic design services for individuals, non-profits, and small businesses.



Jackson Co-Op, the founding organization of American 1, can create your custom letterhead, business cards, posters, flyers, postcards, newsletters, or e-mail marketing campaign. If you need creative work done at an affordable price, look to the Jackson Co-Op.

For a free quote and consultation, call Dave Lawrence at (517) 783-9243, or e-mail [jacksoncoopservices@gmail.com](mailto:jacksoncoopservices@gmail.com).

The Co-Op still provides banners, too. For more information, visit [jacksoncoop.org](http://jacksoncoop.org).

## Danny Dykes:

# GAP Advantage helps after injury

When it comes to vehicle accidents, Danny Dykes has seen the worst of the worst not once – but twice.

One Sunday morning in August 2008, Dykes was driving a half mile from his home when a driver ran a stop sign and plowed into his 2004 GMC Canyon. Dykes' truck rolled twice, and he woke up 12 days later in the hospital, sewn up with 128 stitches and several broken bones.

"But there was only one thing I thought about when I woke up," Dykes says, "and that was my truck."

His canary yellow GMC Canyon, a special order from Huff Auto, was totaled. Luckily, he didn't have to worry about financing his next truck. American 1's Guaranteed Asset Protection (GAP) gave him \$1,000 toward the purchase of his next vehicle. It's called the GAP Advantage.

Dykes' horrific accident wasn't the first time he used American 1's GAP Advantage. His wife used it to pay off a totaled 2000 Dodge Intrepid after an accident several years ago.

"I never thought I'd use GAP, either," Dykes, a regular at American 1's Vandercook Branch, says. "But we've used it twice."



Danny Dykes — "I thought of my truck."

Dykes opted to put GAP on his 2006 Dodge Dakota, of course, because of the two vehicle accidents.

Now he's a firm believer in the protection GAP offers.

"I recommend it most highly," he says. "It'll only cost a few bucks, and you never know what's going to happen out there."

## ScoreCard: earn points with American 1's Visa

American 1 offers flexible gift and travel points on our Visa Gold and Visa Classic cards — all with no annual fee.

Our Visa offers one ScoreCard point for every dollar you spend on your card. You earn vacation packages and gift rewards with your ScoreCard points. Track your points, pick out your prizes, and book your vacations at [scorecardrewards.com](http://scorecardrewards.com).

If your current credit card doesn't give you flexible travel or gift points, you should switch to a Visa card from American 1. You pay no fee when you transfer another card's balance to your American 1 Visa Gold or Classic card.

American 1's Visa Gold and Classic cards are affordable, and come with local, in-house servicing. If you have questions about your Visa, you will talk to someone at our Home Office right here in Jackson, Michigan.

Apply for an American 1 Visa today, and browse [scorecardrewards.com](http://scorecardrewards.com) for ideas on gift and travel rewards.



## Sandra Dershem



## A1 Staff SPOTLIGHT

Sandi Dershem started at American 1 in August 2007, working at our Vandercook and Argyle Branches, then at the Home Office, as a Member Service Specialist.

Sandi's focus is "what **can** I do for this member," one co-worker said.

"She maintains a professional rapport with her members as well as her co-workers," one American 1 employee said, "and always has a smile on her face!"

Sandi will now help members at our new North St. Branch that opened in December.

## Scholarship applications due February 26

American 1 is now accepting scholarship applications from graduating high school seniors who are committed to community service. Applications and essays are due by Friday, Feb. 26.

To download our scholarship application, visit [american1fcu.org](http://american1fcu.org), or stop by any branch to pick up a printed copy.

## NOTE: Hours change for quarterly meeting

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