



Holiday Shopping with an American 1 **Visa Rewards Credit Card!**

'Tis the season to treat yourself to DOUBLE Reward Points! Who wouldn't want to earn reward points for themselves while shopping for their loved ones? Now through December 31, every purchase you make using your American 1 Visa Rewards Credit Card helps you make that happen. Every dollar you spend on your gifts, groceries or gas during the holidays, earns you two points toward great rewards.

The points are easy to redeem and you can use them on household items, gift cards, and even travel.

Apply for an American 1 Visa **Rewards Credit Card and start** earning DOUBLE points today!



Refinancing with American l could save you money!

Are you paying too much interest on your current auto loan? American 1 would like an opportunity to beat your current rate and leave more money in your pocket every month.

We currently have rates as low as 1.59%*, and that rate is good for any vehicle make, model, or year. There are also no application or closing fees to refinance ‡ with us-just straight-forward service and support from your Auto Loan Experts at American 1.

Apply online or in any branch today and see if we can help save you some money!

*1.59% Annual Percentage Rate (APR) listed is based on credit score and term, and is subject to approval. Ask for details. ‡Refinance must come from another financial institution.

Upcoming Events

Soup Wars

February 12, 2017 12pm to 3pm American 1 Event Center, Jackson Co. Fairgrounds

Women's Expo

March 11, 2017 10am to 5pm Middle School at Parkside

Holiday Hours

Happy Holidays from American 1! Branches will close early at 1 p.m. on Saturday, December 24 for Christmas Eve. Branches will resume normal hours on Monday. December 26. We will also have normal hours on Saturday December 31.





web: www.american1cu.org | Facebook: www.facebook.com/american1creditunion | Phone: (517) 787-6510 or toll-free (888) 213-2848

The American 1 Convention Center Is Coming!

American 1 Credit Union is proud to announce the construction of a new convention center whose future location will be at the Jackson County Fairgrounds. The American 1 Convention Center will be a completely new structure that will be complimentary to the existing American 1 Event Center.

The convention center is part of a greater plan created by Jackson County officials. Construction of the American 1 Convention Center is slated to begin in 2017. The new building will be located on the southeastern side of the fairground property, along Ganson Street and the Grand River.

The new building will feature a large expo space that can be sectioned off for smaller events. Additional rooms will be able to accommodate conferences with multiple sessions. The facility will also include a full kitchen for catering

services. It will be the largest, purposebuilt convention space available in **Jackson County.**

Look for more updates and information on the American 1 Convention Center in 2017!







Instant Issue Card

At American 1, offering our members convenience is a priority. Our instant issue service offers our members the opportunity to get their new debit or credit card in minutes. Don't wait 10 days for the card to arrive in the mail - you'll have your new card in hand before you leave the branch.

This month, upgrade to the "Happy Snowman" for only \$1.50.



Follow us on Facebook for promotions, contest winners, event



details, branch information, American 1 news, and financial tips.



Loan Skip-a-Pay Options

Need a break from your loan payment this month? You may be eligible to take advantage of American 1's Skip-a-Pay program. Skip-a-Pay* lets you skip one loan payment a year, per close ended loan, when you donate \$25 to our scholarship fund.

It's the perfect way to save money during the holiday season while giving back to the community at the same time. Ask about skipping your loan payment at any branch!

*Call or stop into a branch for more details.

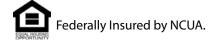
Board of Directors

Executive Committee:

Chair: Philip E. Hoffman Vice Chair: Allen Eichenberg Treasurer: Ira Combs Secretary: Jerry Tremaine

Directors:

Julie Alexander Frank Weathers Randy Wrozek



Branch Listing

Home Office - 718 E. Michigan Ave. - Jackson

Parnall Branch - 1521 Parnall Rd. - Jackson

North St. Branch - 930 W. North St. - Jackson

Vandercook Branch - 1238 E. McDevitt Ave. - Jackson

Hillsdale Branch - 3192 Carleton Rd. - Hillsdale

Grass Lake Branch - 670 E. Michigan Ave. - Grass Lake

Battle Creek Branch - 530 Main St. - Battle Creek

Milan Branch - 108 W. Main St. - Milan

Brooklyn Branch at Country Market - 11301 Brooklyn Rd. - Brooklyn

Chelsea Branch at Country Market - 1255 S. Main St. - Chelsea

Canton Branch - 43443 Joy Rd. - Canton

Sterling Heights Branch - 38169 Utica Rd. - Sterling Heights

Melvindale - *DTE Employees Only - 17150 Allen Rd. - Melvindale