

American 1 Winter Car Sale

No one is ready for the cold weather, but it's something we all need to think about before it gets here. Is your vehicle winter ready?

The American 1 November Used Vehicle Sale will give you many great options to get you winter ready before Jack Frost nips your nose!

Local dealers will be on site ready to make deals! American 1 and their Auto Loan Experts will be there to help you finance your purchase with great rates and our top notch protection products.



Visit us at the American 1 Event Center at the Jackson County Fair- grounds Wednesday, November 9th – Saturday, November 12th to find a “new to you” vehicle that will keep you warm all winter long!

Finance Local

RATES AS LOW AS **1.59%** APR*

Should You Refinance?

Are you paying too much every month for your auto loan? It might be time to refinance with American 1! We have rates as low as 1.59%* which could save you a lot over the lifetime of your loan by lowering your monthly payment and interest rates.

It's a very quick and easy process. There is no application fee, and you can apply online or in any branch. Talk to a member service specialist about your financing options!

*1.59% Annual Percentage Rate (APR) listed is based on credit score and term, and is subject to approval. Rate subject to change. Ask for details.

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

Board of Directors

Philip E. Hoffman
Al Eichenberg
Jerry Tremaine
Ira Combs
Randy Wrozek
Frank Weathers
Julie Alexander

Chairman
Vice Chairman
Secretary
Treasurer
Director
Director
Director

American 1 Mission

The mission of American 1 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.

Amer1can
CREDIT UNION

(888) 213-2848 • www.american1cu.org



Federally Insured by NCUA

Battle Creek Branch
530 Main
Battle Creek, MI 49014
(269) 968-2207

Chelsea Branch
1255 South Main St.
Chelsea, MI 48118
(734) 475-3416

Milan Branch
108 W. Main St.
Milan, MI 48160
(734) 439-0630

Sterling Heights Branch
38169 Utica Rd.
Sterling Hts, MI 48312
(586) 939-3937

Melvindale Branch
17150 Allen Rd.
Melvindale, MI 48122
(313) 386-7520
*DTE employees only

Canton Branch
43443 Joy Rd.
Canton, MI 48187
(734) 335-7244



QuarterlyConnection

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

FALL 2016

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ISSUE

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upcoming
EVENTS

MI Abilities AT
Conference &
Expo

Fri. September 30
Jackson College,
W.J. Maher Campus
3000 Blake Rd.
Jackson, MI 49201

Buy Michigan
Now Fall Fest

October 22-23
Sat. 11am to 5pm
Sun. 10am to 4pm
American 1 Event
Center, Jackson Co.
Fairgrounds

Winter
Car Sale

November 9-12
W- F 11am to 5pm
Sat. 10am to 4pm
American 1 Event
Center, Jackson Co.
Fairgrounds

\$1-MILLION

is going back to members in 2017!

In 2017 we're giving back over \$1-million dollars to our members, because they chose to Finance Local.® Each member that closes on a new loan this year will be eligible for a 25% rebate on interest paid through December 2016.*

We have fewer fees, an in-house credit card program, rates as low as 1.59%†, straight-forward checking and savings accounts, great service and a strong focus on the community through events and donations. We offer all of these great options because we strive to be the best local financial option for our members and the communities we serve.

Now we're giving back to our members who have supported us in our mission to be the best by Financing Local® with over \$1-million dollars going back to our members in January 2017.

*Qualifications for the \$1-million Back to Member Campaign: All closed-end, secured loans closed in 2016 are eligible for a twenty-five percent (25%) interest rebate. The 25% interest to be included for the rebate is 25% of the interest paid on the loan throughout 2016. The funds will be deposited to the eligible member's savings share at American 1 by January 15, 2017. If at any time during 2016 the loan becomes delinquent (one (1) or more days past due), if the borrowers are delinquent on any other loan they have at American 1 (individual or joint), or if the loan is no longer financed with American 1 at the time of the rebate posting, the member will forfeit the rebate. Home equity loans do not qualify for the rebate, and refinances cannot be a current American 1 loan. †1.59% APR listed is based on credit score and term, and is subject to approval. Ask for details. Federally insured by NCUA.



Double Reward Points this Holiday Season!



As we dive into October the holidays are right around the corner! A time for family, friends, food, drinks, parties, traveling and gifts. How do you plan on paying for your holiday expenses this year? American 1 can help you with that!

An American 1 Visa Rewards Credit Card is a great way to finance your festivities during the holidays. As an added gift for yourself, you will earn points towards household items, gift cards and travel with every purchase. From the beginning of October to the end of December earn double reward points for every dollar you spend!

Apply for yours today!

New Executive Board Announcement -

In August, the 66th American 1 Credit Union Annual Meeting took place at the Home Office. Board elections were one item on the agenda. Al Eichenberg and Jerry Tremaine were both reelected for three year terms and Phil Hoffman was reelected to fill the one year term on the board.

Following the Annual Meeting the board conducted their organizational meeting. During this meeting, a new executive committee was established. Below is the new executive committee on the American 1 Board of Directors.

Phil Hoffman, Board Chairman
Al Eichenberg, Vice Chairman
Jerry Tremaine, Secretary
Ira Combs, Treasurer

We've Moved! - Canton Branch Open

American 1 opened its new location in Canton in late September. It's located at 43443 Joy Road – Canton, MI 48187.

This new location replaces the Southfield branch, and is a full service branch with drive thru service, extended Saturday hours, and a drive up ATM.

Visit us at our new location today!



We love our members, why are you one?

You are 1 of our 54,000 members, but why? Everyone has their own reason to become an American 1 member. Maybe it's our stellar loan rates, a Visa with rewards, our local friendly service, the convenient locations, the community events and donations, or one of the many other products and services we offer. Whatever your reason, we

would like you to share it with friends and family to encourage them to become happy members just like you.

When you share your story and it inspires them to become members, their membership benefits everyone! You will be entered to win \$300 in a monthly drawing for referring them. If you're picked to win, the new member will also win \$200. On top of the \$200 the new member could also be eligible for an additional \$100 when they explore the many great products and services that American 1 offers. Start telling your story today!

Buy Michigan Now™ Fall Fest

PRESENTED BY **American**
CREDIT UNION

American 1 is happy to welcome back the Buy Michigan Now Fall Fest to our event roster. This will be the second year the fall fest will be held in Jackson at the American 1 Event Center in the Jackson County Fairgrounds. Last year was a huge success with attendees and vendors alike.

The fall fest is a family-friendly event that promotes Michigan-made products, tasty treats, children's activities and fun for the whole family. This free event supports Michigan businesses, and benefits the local economy, one product, one purchase and one person at a time.

Please join us Saturday, October 22nd and Sunday, October 23rd at the American 1 Event Center in Jackson to experience the Michigan-made love.



Matt Evans



A1 Staff

SPOTLIGHT

Matt started working for American 1 in February of 2012 as an intern while attending Spring Arbor University. Upon graduation in May of 2012 he went full time as an Accounting Clerk.

In May of 2014 he was promoted to Accounting Analyst, where he compares and analyzes data, trends and forecasts for American 1 and the credit union industry. Matt is appreciated by his peers and is a go-to guy when someone needs a complex spreadsheet designed. We are fortunate to have Matt on the American 1 team! Thank you for your hard work Matt!

NOTE: Opening Late for Quarterly Meeting

October 12th:

Jackson County branches will open at 10 a.m.

Chelsea, Hillsdale and Battle Creek Branches will open at 11 a.m.

Milan, Sterling Heights, Melvindale and Canton branches will open at 12 p.m.

Christmas Clubs Maturing!

Awesome news, your Christmas Club account will mature on October 31st! It will be rolled over into your savings account with any dividends that you earned. Perfect timing to start the holiday shopping season!

A Christmas Club account is a great way to save all year long for your holiday spending. If you are interested in setting up a Club account or have any questions about it ask during your next visit to an American 1 branch.

