

**Thank you for choosing to**

**Finance Local**

With the New Year upon us, we want to take a moment to thank our members and community for continuing to support American 1 Credit Union throughout the past year.

The strength of our membership allowed us to hold over a dozen free community events and support many organizations by making more than \$150,000 in charitable donations. This year was a monumental year as we were also able to pledge a \$4 million dollar donation to Jackson County for construction of the American 1 Convention Center, which will be located at the Jackson County Fairgrounds.

We continue to be the only 5-star credit union in Jackson County as awarded by Bankrate.com and one of only ten 5-star credit unions in Michigan.

Our financial strength has allowed us to continue to offer low interest rate loans to benefit our members and community and even give back \$1 million to our members in 2017. We understand that our strength is our members and, for that, we are very thankful.

For 2017, we renew our commitment to give back to the community and to continue providing the best experience possible for our members. When our members buy local and Finance Local,<sup>®</sup> it benefits the entire community. Thank you for financing local and supporting American 1 Credit Union. We look forward to continuing to serve you in 2017.

## The Best Way to Bank.

### Branch Locations

**Home Office**  
718 E. Michigan Ave.  
Jackson, MI 49201  
(517) 787-6510  
Toll Free: (888) 213-2848

**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

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

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

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

**Canton**  
43443 Joy Road  
Canton, MI 48187  
(734) 335-7244

**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

### Board of Directors

**Philip E. Hoffman**..... Chairman  
**Al Eichenberg**..... Vice Chairman  
**Jerry Tremaine**..... Secretary  
**Ira Combs**..... Treasurer  
**Randy Wrozek**..... Director  
**Frank Weathers**..... Director  
**Julie Alexander**..... 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.



(888) 213-2848 • www.american1cu.org



Federally insured by NCUA



# Quarterly Connection

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

## WINTER 2017 in this ISSUE

- 1 Consolidate Holiday Bills
- 2 Surprise Santa
- 3 Soup Wars
- 4 Finance Local

## upcoming EVENTS

**Soup Wars**  
Sunday, February 12  
12 pm to 3 pm  
American 1 Event Center, Jackson Co. Fairgrounds



**Jackson Women's Expo**  
Saturday, March 11  
10 am to 4 pm  
Middle School at Parkside, Jackson



# CONSOLIDATE HOLIDAY DEBT

Signing up for the in-store credit card for a discount sounded great, but when you get the bill in January, it's a recipe for a post-holiday headache.

Luckily, American 1 offers free balance transfers to our affordable Visa Rewards credit card. You might pay as much as 20% or more per month on those store brand charge cards. American 1 can often beat those rates and save you more each month.

Making a balance transfer is easy. Talk to an American 1 Member Service Specialist at any branch to learn more.



# Refinance for the road ahead

Start this year by saving money and refinancing<sup>‡</sup> your auto loan with American 1. With no application fees and no closing fees, American 1 may be able to lower your current monthly auto loan payment. Plus, 1.59%\* is good on any make, year or model of vehicle!

American 1 makes it easy to refinance. You can apply online and take care of all the paperwork at home with electronic signing.

This is also the perfect time to purchase that vehicle you've been needing. Speak with one of our Auto Loan Experts or apply online today!

\*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.



## Save with E-File from: Turbo Tax

American 1 offers discounts that let you choose the tax filing option that is best for you and finish your taxes today!

TurboTax Federal Free Edition has you covered:

- Prepare, Print, and E-file your simple return free
- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Fast refund in as few as 8 days with E-file and direct deposit

If you prefer to prepare your own taxes online, visit American 1's website at [american1cu.org](http://american1cu.org) to get started today!



## Instant Issue-Featured Card Design

At American 1, offering our members convenience is a priority. Our instant issue service gives members the opportunity to get their new debit or credit card in minutes. No waiting for the card in the mail – you will have your new card in hand before you leave the branch.

**This month, upgrade to the "Disco" card for only \$1.50**



Stop by any branch to upgrade your debit or credit card to one of over 100 designs.

## Spreading holiday cheer one traffic stop at a time!



As everyone knows, there is no good time to get a speeding ticket, so when unsuspecting people were pulled over in December they were pleasantly surprised to get a holiday gift instead of a ticket.

With help from the Jackson County Sheriff's Office and Meijer, American 1 was able to spread holiday cheer by becoming Surprise Santas.

During these traffic stops, over \$6,000 worth of gifts and gift cards were given based on what the drivers said they were in need of for the holidays.



## NOTE: Hours change for quarterly meeting

**Jan. 11:** Jackson County branches will open at **11 a.m.**

Chelsea, Hillsdale and Battle Creek Branches will open at **12 p.m.**

Milan, Sterling Heights, Melvindale, and Canton branches will open at **1 p.m.**



**SUNDAY, FEBRUARY 12<sup>TH</sup>**  
**12:00PM TO 3:00PM**  
**AMERICAN 1 EVENT CENTER,**  
**JACKSON CO. FAIRGROUNDS**

**THE FIRST 50 GUESTS**  
**RECEIVE A FREE BOWL,**  
**HAND-PAINTED BY**  
**A LOCAL ELEMENTARY**  
**SCHOOL STUDENT.**

*Vote for*  
**BEST SOUP**  
**IN TOWN**

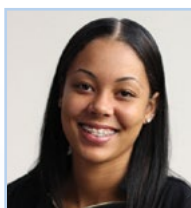
### ENTRANCE FEE

Adults: \$5  
 Children 5-12: \$3  
 Children 4 & under:  
**Proceeds to Jackson**  
**Interfaith Shelter**

**Amer1can**  
**CREDIT UNION**

[www.american1cu.org](http://www.american1cu.org) • 888.213.2848  
 Contact: [community@a1cu.org](mailto:community@a1cu.org) for more info.

**Tashara**  
**Trice**



**A1 Staff**

## SPOTLIGHT

Tashara started working for American 1 in July of 2013 as an Account Specialist. She was then promoted to Member Service Specialist in October of 2016.

Tashara's warm and friendly personality is a great asset to the American 1 team. She goes above and beyond for our members, and she always helps assist them with enthusiasm. ! Thank you for your hard work, and dedication Tashara!