



News & Views

Amer1can
CREDIT UNION

August 2018

One more reason

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107: \$250 Cash Back*

to finance with us.



Finance with American 1
July 1 - September 30
and receive **\$250** in October.*



Now is a perfect time to get a loan from American 1! From now until September 30, 2018, finance a minimum loan of \$5,000 with us and receive \$250 cash back!*

American 1 can help you afford the things you want for less! That's why we are the Best Way to Bank. Stop by any branch and apply today!

*Qualifications for \$250 Cash Back: All closed-end, secured loans of at least \$5,000 closed July 1, 2018 through September 30, 2018 are eligible for \$250 cash back. The funds will be deposited to the eligible member's savings share at American 1 by October 15, 2018. Loan must be open and not delinquent at the time of the rebate posting to be eligible. Accounts must be in good standing. Refinances cannot be a current American 1 loan.

Like us on Facebook!



Stay up-to-date with what's going on at American 1 by following us on Facebook! Whether it's staying up to date on our community involvement, discovering American 1 events, or learning about new products and services, our Facebook page is the place to stay updated on everything going on at your credit union!

facebook.com/american1creditunion



Closed Labor Day
September 3

Upcoming Events

Annual Meeting
Tuesday, August 14
6:00pm
Home Office Lobby
718 E. Michigan Ave., Jackson, MI 49201

Fraud Corner: Trust-Building Scam

There is no worse feeling than having someone you trust turn against you. In a recently trending scam, fraudsters will choose a victim and attempt to build their trust by paying the victim's bills - with stolen credit or debit cards. After a few months, once sufficient trust is built, the scammer will ask their victim to buy and mail them items such as high-end electronics and gift cards. The scammer may even reimburse the victim for the items - again, using a stolen credit or debit card. However, once the credit card company discovers the fraudulent activity, the defrauded bank will remove the scammer's deposited funds from the victim's account, potentially leaving him or her thousands of dollars in debt.

This scam seems to be common around online romances and work-from-home situations. With online romances, the scammer earns the trust of their victim by giving them money, only to ask for it back later. In work-from-home scenarios, victims are asked by a scammer posing as an "employer" to purchase and ship items on the business' behalf.

But good news - here are steps you can take to prevent yourself from falling victim to the disappearing money scam:

1. No legitimate business will ever offer to pay off your credit card balance. They should instead pay you directly through a check or direct deposit.
2. Real romantic partners will not ask you to purchase items and then ship them back. If you receive a request like this, you are being scammed.
3. If anyone deposits money into your account as a payment for services, or as a gift, do not wire back or purchase any gift cards to pay that person back. There is no legitimate reason for someone to pay or overpay you and then ask for the money back in another form.
4. If anyone ever requests that you buy gift cards, or that you pay them with a gift card, they are scamming you. Legitimate businesses should always accept payments in cash or credit card.

If you suspect that you have become a victim, please report it immediately to www.consumerfinance.gov and your local law enforcement officials.

Information obtained from www.Fraud.org

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Freedom+ Card

With school starting up, you can give your student the financial freedom they desire with our Freedom+ Card. Our Freedom+ Card is a debit card tied to a savings account with no ability to overdraw. Once your account runs out of money, you can easily transfer money back onto the card at a branch, through Online Banking, or by using our mobile app. It's all the convenience of a debit card with none of the worry.

give them
FREEDOM+
 (BUT NOT TOO MUCH FREEDOM)



THE PERFECT CARD FOR KEEPING
 STUDENT SPENDING UNDER CONTROL.
 Ask us how to get yours today!

Amer¹can
 CREDIT UNION

Branch Listing

Jackson County

Home Office - 718 E. Michigan Ave. - Jackson
 Brooklyn Branch @ Country Market - 11301 Brooklyn Rd. - Brooklyn
 North St. Branch - 930 W. North St. - Jackson
 Parnall Branch - 1521 Parnall Rd. - Jackson
 Vandercook Branch - 1238 E. McDevitt Ave. - Jackson

Calhoun County

Battle Creek Branch - 530 Main St. - Battle Creek

Hillsdale County

Hillsdale Branch - 3192 Carleton Rd. - Hillsdale

Lenawee County

Adrian Branch @ Country Market - 1535 W. Maumee St. - Adrian

Macomb County

Sterling Heights Branch - 38169 Utica Rd. - Sterling Heights

Washtenaw County

Chelsea Branch @ Country Market - 1255 S. Main St. - Chelsea
 Milan Branch - 108 W. Main St. - Milan

Wayne County

Canton Branch - 43443 Joy Rd. - Canton
 Melvindale - *DTE Employees Only - 17150 Allen Rd. - Melvindale