

PUTTING YOUR CARDS INTO TRAVEL MODE

American 1 is passionate about keeping your information safe and secure. When our system sees your debit or credit card being used for purchases in another state or city outside of your normal routine, it may flag our system as a potentially fraudulent charge and temporarily shut off your card. This is a wonderful feature if a stranger is trying to use your card information, but rather inconvenient if you're on vacation and need access to your funds.

This is why we offer a feature in our mobile app called Travel Mode. This feature allows you to let us know when you will be traveling, so our system doesn't flag your vacation purchases as a potential threat and shut off your card.

Begin by downloading our Mobile App on your iOS. We have links to both stores on the homepage of our website.

Once you have our app, follow these easy steps to use Travel Mode:

1. Log in to our Mobile App
2. Choose "Card Controls"
 - (Warning box may appear – Click OK)
 - Your cards are listed here under "My Cards." This is where you can activate or deactivate your cards individually.
3. Select "Scheduled Travels"
4. Click the (+) icon to add a travel date. The red (+) button is located on bottom right-hand side.
5. Under Travel Period, choose your "Start Date" and "End Date"
6. Add "Destinations" and type in your travel destination
7. Select the (+) symbol to add multiple destinations

You are able to cancel your travel dates by selecting the "Date" and then selecting the trashcan icon in the top right corner.

HELPFUL HINT:
Your travel date needs to be at least one day ahead; you cannot select today's date.



QuarterlyConnection

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

SUMMER 2018

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upcoming EVENTS

Hot Air Jubilee

July 20 - 22
Ella Sharp Park
Festival Times
Fri 4p - 11p
Sat 10a - 11p
Flight Times
Fri 6:30p
Sat 6:30a | 6:30p
Sun 6:30a

Summer Car Sale

August 2 - 4
Sears Parking Lot
Th-Sat 12p - 7p

AMERICAN 1 PROUD TITLE SPONSOR OF HOT AIR JUBILEE

American 1 is the proud title sponsor of the 2018 Hot Air Jubilee, returning to Ella Sharp Park in Jackson July 20 – 22. The Hot Air Jubilee will feature over 25 breathtaking balloons and a full festival, with over 30 crafters and 14 concessioners, which open on Friday at 4:00 pm. And, for the first time, on Friday evening there will be helicopter rides available.

Families can enjoy park play areas as well as Kids Kingdom, a completely free game area for children. The Classic Car Show also returns to the Jubilee on Saturday from 1:00–5:00 pm.

The main attraction, the hot air balloons, will debut on Friday evening with a Pilot Parade onto the launch field. Balloons are scheduled to take flight Friday and Saturday night at 6:30 pm, and the mornings of Saturday and Sunday at 6:30 am. A Pilot Meet and Greet will take place on Saturday from 3:30 – 4:30 pm. Friday and Saturday evenings conclude with a stunning night glow on the launch field across from Ella Sharp Museum.

Ella Sharp Museum will be open and free to the public all weekend. Families can enjoy laser shows in the Planetarium, as well as live music and a cash bar on the patio Saturday evening. The Jubilee will also include carnival rides.

The Hot Air Jubilee is committed to remaining a free event to the community. Parking is \$5 per vehicle.



Board of Directors

Chair: Philip E. Hoffman **Vice Chair:** Al Eichenberg
Secretary: Jerry Tremaine **Treasurer:** Frank Weathers
Directors: Julie Alexander & Linda Schaub

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



Federally Insured by NCUA.

enjoy **FREEDOM+** ON YOUR NEXT VACATION

BRING YOUR SANDALS AND LEAVE THE WORRY AT HOME.

Our Freedom+ Card is a debit card tied to a savings account. If your card were lost or stolen on vacation, you have all of the security features of a debit card, with the peace of mind that your checking account will remain untouched.

Ask us how to get yours today!

American 1 CREDIT UNION **SUMMER CAR SALE**

5 LOCAL DEALERS
300+ VEHICLES

August 2nd-4th | 12-7PM
SEARS PARKING LOT @ JACKSON CROSSING

★ **\$250 Back!*** ★ **\$100 Gas Card**

*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.

AMERICAN 1 CREDIT UNION PRIVACY NOTICE

FACTS

Why?

WHAT DOES AMERICAN 1 CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Score

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons American 1 Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American 1 Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call (888) 213.2848 or
Visit us online: www.american1cu.org

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Who we are

Who is providing this notice?

American 1 Credit Union

What we do

How does American 1 Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does American 1 Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit card or debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

• *American 1 Credit Union has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

• *Nonaffiliates we share with can include insurance companies, direct marketing companies and nonprofit organizations.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• *American 1 Credit Union does not jointly market.*



Vanessa Suddeth

Vanessa began her career at American 1 Credit Union in the Spring of 1999 as a Receptionist. She moved into a Member Service role at our now closed Felpausch Branch in July of 2001 and then into our Centralized Lending department in March of 2005. Finally returning to our Reception Team in January of 2007, Vanessa has been warmly greeting members and fielding phone calls for over 11 years. Known for her happy attitude and willingness to always take on extra tasks, Vanessa is a valued employee at American 1.

NOTE: Branches to open late July 11th for Quarterly Staff Meeting

Jackson County branches will open at 10:30 a.m. Chelsea, Hillsdale, and Battle Creek branches will open at 11:30 a.m.

Milan, Sterling Heights, Melvindale, Canton, and Adrian branches will open at 12:30 p.m.

Annual Meeting Tuesday, August 14

American 1 Credit Union's Annual Meeting is scheduled for Tuesday, August 14 at 6:30 p.m. in the Home Office lobby. Nominations for two 3-year terms, and one 2-year term on the American 1 Board of Directors will be accepted with a deadline of Friday, July 13.

Anyone interested in serving on the Board of Directors should submit a cover letter and resume to: Chairman of Nominating Committee, 718 E. Michigan Ave, Jackson, MI 49201 by Friday, July 13.

Questions?

Call (888) 213.2848 or go to www.american1cu.org