



# News & Views

**Amer1can**  
CREDIT UNION  
May 2018

## Money Back on Your Loan!

At American 1 Credit Union, we love to give back to our members! Loans financed with American 1 now through June 30, 2018 are eligible for a 50% interest rebate! Half of the interest you pay in 2018 will be returned to you in January of 2019. Now is the perfect time to get that car, boat, RV, jet ski, or four-wheeler for summer - and get money back!

### Call us to apply today!

\*Qualifications for the Money Back Rebate: All loans, excluding Home Equity loans, closed April 1, 2018 through June 30, 2018 are eligible for a fifty percent (50%) interest rebate. The 50% interest to be included for the rebate is the interest paid on the loan throughout 2018. The funds will be deposited to the eligible member's savings share at American 1 by January 15, 2019. 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.

## MONEY BACK on your loan!

We're giving  
back 50% of all  
interest you pay in  
2018!\*



**Amer1can**  
CREDIT UNION

The **Best** Way to **Bank**.



## Closed for Memorial Day Monday, May 28th

All American 1 branches will be closed for Memorial Day. Branches will reopen for regular hours on Tuesday, May 29th.



## Kids' Fest is Back!

The American 1 Kids' Fests are back! This annual celebration of teaching kids about safety, health, community, and so much more is a family-focused event and will be happening in two locations this year. All Kids' Fest events feature interactive

booths, games, prizes, refreshments and opportunities to learn! Admission is free at all American 1 Kids' Fests!

American 1 brings Kids' Fest to Jackson on Friday, June 15 from 12pm to 5pm at the American 1 Event Center at the Jackson County Fairgrounds.

In Hillsdale, American 1 and the Hillsdale Daily News partner to bring you Kids' Fest at the Hillsdale County Fairgrounds on Wednesday, June 20 from 10am to 3pm.

**We hope to see you there!**

## Upcoming Events

### Shred Days

Hillsdale Branch **May 5 • 10am - 12pm**  
Milan Branch **May 5 • 10am - 12pm**  
Canton Branch **May 12 • 10am - 12pm**

### Jackson Kids' Fest

**June 15 • 12pm - 5pm**  
American 1 Event Center  
Jackson Co. Fairgrounds

### Hillsdale Kids' Fest

**June 20 • 10am - 3pm**  
Hillsdale Co. Fairgrounds



## Use more, earn more.

The more you use your American 1 Rewards credit card, the more Rewards points you earn!

use your card **30x** Earn 2,000 bonus points + 1 point per \$1 spent use your card **30x**

use your card **20x** Earn 1,000 bonus points + 1 point per \$1 spent use your card **20x**

use your card **10x** Earn 500 bonus points + 1 point per \$1 spent use your card **10x**

**Each month in April, May, June.**

**Amer<sup>1</sup>can**  
CREDIT UNION  
www.american1cu.org • 888.213.2848

## Use More, Earn More.

The more you use your American 1 Rewards credit card, the more bonus points you can earn! That means you'll have more points to redeem for various items such as electronics, travel, gift cards, and more!

Each month May and June, earn 500 bonus points for using your card at least 10 times, 1,000 bonus points for using your card 20 times, and 2,000 bonus points for using it 30 or more times. Bonus points are awarded at the beginning of the following month. Start using your American 1 Rewards credit card for all of your daily purchases!

Don't have an American 1 Rewards credit card yet? Call any branch to apply today!

## Fraud Corner: Telemarketing Scams

If you are age 60 or older—and especially if you are an older woman living alone—you may be a special target for people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations.

Here are a few tips to avoid telemarketing scams:

- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Then verify the accuracy of this information.
- Don't pay in advance for services; pay only after they are delivered.
- Never respond to an offer you don't understand thoroughly.
- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.

If you have information about a scam, report it to state, local, or federal law enforcement agencies.

## Branch Locations

### 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

## Board of Directors

### Executive Committee:

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

### Directors:

Julie Alexander  
Frank Weathers



**Enjoy the sunny side.**  
**We'll help on the money side.**

