

Member's Advantage

Member Newsletter • 1st Quarter 2012 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Martin Luther King, Jr. Day

January 16th

Presidents' Day

February 20th

Kirby/CU Succeed Days

January 27th

February 24th

March 30th



Savvy Saver Quarterly Contest

March 30th

The Easter Bunny is Coming!

The Easter Bunny will be visiting each of our branches this Spring! Bring your camera and stop by with your little ones between 3:00 pm and 5:00 pm on the following dates:

Brownstown - March 16th

Southgate - March 23rd

Riverview - March 30th

Annual Meeting Scheduled

The Annual Meeting has been scheduled at the Brownstown office on Thursday, May 3rd, 2012 at 5:30 PM. All members are welcome and encouraged to attend.

ShoppingFLING

Earn bonus Premium Perks Points when you use ShoppingFLING for your online shopping. This terrific program is an added benefit and a convenient way to shop, while earning extra points. Simply visit www.rewardsnow.com/premiumperks and visit the 'Shopping' page for more details.



As an Advantage One member you are able to participate in the Invest in America program, and receive discounts from GM, Sprint, over 1200 online retailers, and more. Visit www.lovemycreditunion.org for more information.

Get Your Income Tax Refund Back Faster!

This year, consider the convenience of depositing your income tax refund electronically. You will save yourself the time and hassle of waiting in long lines to cash your refund this tax season.

Your tax preparer will need the following information:

1. Advantage One FCU's routing number

272485107

2. Your Advantage One member number, with either a (0) or an (8) added to the end

Zero (0) represents your primary savings account

Eight (8) represents your checking account

Example: xxxxx0 = savings, xxxxx8 = checking

THREE GREAT OFFERS ENDING SOON!



Is your car giving you the Wintertime Blues? We've got the cure! Get a great rate on an auto loan from Advantage One! Auto Loan Rates as low as 2.49% APR*. VISA® Gift Cards worth up to \$100 for eligible loans! **Hurry in, offer ends January 31st!**

*APR= Annual Percentage Rate. Visa gift cards available for direct new or used auto loans \$10,000 and greater only. Gift card tiers: \$10k-\$14,999 = \$50 gift card, \$15k-\$24,999 = \$75 gift card, \$25,000+ = \$100 gift card. Loans must close by 1/31/12 to be eligible for promotion. Financing indirect auto loans or refinancing existing loans at Advantage One does not qualify. Quoted loan rates are the lowest rates available and reflect automatic payment from your account. This offer cannot be combined with any other offers.



Apply for our Holiday Loan Special now through January 31st, 2012 and you can use the money for just about anything; gifts, a wedding, a dream vacation...anything you can think of!

Apply today! Rates as low as 8.74% APR*.

*APR= Annual Percentage Rate. Quoted loan rates are the lowest rates available and reflect automatic payment from your account. Final rate based on credit worthiness and consumer credit scoring and may be higher than the quoted rate. All loans subject to approval.



Postpone your eligible loan(s) for the month of January. Take a family vacation, hit the spa, or use the money for your post-holiday shopping. Whatever your reason, it's easy to request your Holiday Skip-A-Pay. You can download the form directly from our web site or stop by one of our branches today! **Offer ends January 31st!**



DITCH THE DEBT

You can start by transferring your high interest credit card balances to our low interest fixed rate card and start saving more today! Transfer your balances between now and March 31st, 2012 and receive a great intro rate for 6 months. Look for the application in the mail, find details online or call for more information!

Community Corner

Yes Ma'am

Advantage One partnered with the Downriver Chapter of Credit Unions in October and raised funds for Mercy Memorial Hospital's Womans Program and Henry Ford Wyandotte Hospital's Yes Ma'am Program. Advantage One contributed \$2,786 toward the grand total of \$13,078.



The winner of the Yes Ma'am Raffle quilt was Constance Reinwand. Congratulations Constance!

Operation Care Package

Advantage One was awarded the first place Dora Maxwell Award at the state level by the Michigan Credit Union League for our Operation Care Package project. The Dora Maxwell Award recognizes credit unions for social responsibility projects within their communities. We are now on to compete at the federal level. Wish us luck! We collected items for our four soldiers to help make their holidays bright while serving our country overseas. Bob Strickland (Guantanamo Bay, Cuba), William Bozzo (Iraq), Daniel Callison (Iraq) and Andrew Gombar (Afghanistan) received requested items and home made cookies. If you would like to nominate a "Soldier of the Month" please contact Jane Dunn at 734.676.5297.

Food Pantry

Employees were able to wear blue jeans each Wednesday in November and December by donating five non-perishable items which were used to stock our local food pantry bins.

Two \$1,000 Scholarships to be Awarded

This year, Advantage One Federal Credit Union will be awarding two \$1,000 scholarships towards continued education. Interested applicants need to write a short essay that explains their career goals and how this scholarship money would help them attain their goals. We are excited to announce that applications for these scholarships are currently being accepted. Applicants are eligible by fulfilling any of the following requirements:

- **A graduating senior from any downriver high school with proof of minimum 2.75 GPA** (This must be an official transcript and students do not need to be members of the Credit Union)
- **An Advantage One Federal Credit Union member who is graduating from high school with proof of minimum 2.75 GPA** (This must be an official transcript)
- **An Advantage One Federal Credit Union member interested in continued education for employment, or career development**

Application, proof of GPA, and essay must be submitted by March 31, 2012. Please visit our website at www.advantageonefcu.com to download the application, call us at 734.676.7000, or visit us at any of our three branches for more information.

WANTED:

MEMBERS FOR LEADERSHIP POSITIONS

Advantage One is seeking members who are interested in serving in volunteer positions on committees or on our board of directors. We encourage members who are interested in contributing to the future growth of Advantage One, especially members with work experience in the following professional fields: Business, Finance, Human Resources, Marketing, Legal Counsel or Operations.

Interested members are asked to contact the credit union by contacting our main office at (734) 676-7000 or by writing to:

Attn: Board of Directors
Advantage One Federal Credit Union
23670 Telegraph Road
Brownstown, MI 48134

Nominations for vacancies may also be made by petition. Applications and petitions are available at any of our three locations.

Send Nominations to:

Attn: Nominations Committee
Advantage One Federal Credit Union
23670 Telegraph Road
Brownstown, MI 48134

Nominations must be received by Wednesday, February 1, 2012. The results of the election of the board members will take place at the Annual Business Meeting on Thursday, May 3, 2012 at 5:30 PM. According to credit union bylaws, if only one person is nominated for each director's position, that person will be elected by acclamation. If there is more than one candidate nominated, an election will take place at the Annual Meeting.

Mission Statement

Advantage One is a sound financial institution where you are the focus. You make the choices, we meet the needs.

Board of Directors

Richard E. Lindemann, Chairman
Ronald Stamper, Vice Chairman
William Walters, Treasurer
John McClain, Secretary
Robert Mattern, Director
Elmer Trombley, Director
Frank Butka, Director



Branch Information

Contact Information

All Offices 734.676.7000
SMART 24hr Teller 734.675.8200
Web www.advantageonefcu.com

Service Center

Locations 800.919.2872
Web www.creditunion.net

Hours of Operation

Lobby
Monday - Thursday 9:30 am - 5:00 pm
Friday 9:30 am - 6:00 pm

Drive Thru

Monday - Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Office Locations

Main Office
23670 Telegraph Rd.
Brownstown, MI 48134

Riverview Office
14750 King Rd.
Riverview, MI 48193

Southgate Office
14750 Fort St.
Southgate, MI 48195

