



Member's Advantage

Member Newsletter • 1st Quarter 2010 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Martin Luther King Jr. Day

January 18th

Washington's Birthday

February 15th

The Easter Bunny is Coming!

The Easter Bunny will be visiting each of our branches this Spring! Bring in your little ones for treats from 3:00 PM - 5:00 PM on the following days:

Brownstown - March 12th

Riverview - March 19th

Southgate - March 26th

NOTE: Please bring your own camera.

Kirby/CU Succeed Days

January 29th

February 26th

March 26th



Savvy Saver Quarterly Contest

March 26th

Annual Meeting Scheduled

The Annual Meeting has been scheduled at the Brownstown office on Wednesday, May 5, 2010 at 5:30 PM. All members are welcomed and encouraged to attend.

Fee Schedule Change

Changes to the Fee Schedule have occurred. For more detailed information, please see the Fee Schedule enclosed with your statement.

Change Your Loan Due Date

Due to recent ratifications to the original Credit Card Accountability, Responsibility and Disclosure (CARD) Act, members can again choose their loan due date on most loans (excludes 1st and 2nd mortgages and any lines of credit). With this new flexibility, members can choose to pay their loan at the time of the month that's most convenient for them. Contact us for more details.

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.

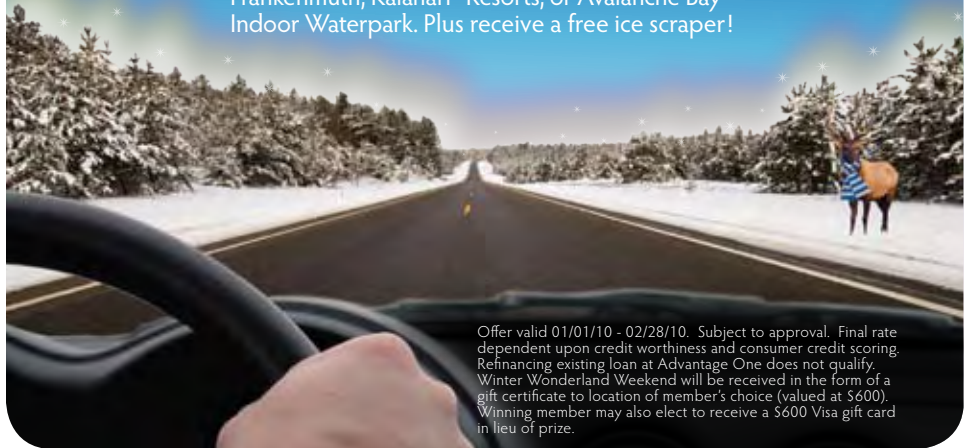
Your tax preparer will need the following information:

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) designates your primary savings account**
 - **Eight (8) designates your checking account**

Example: xxxxx0 = savings, xxxxx8 = checking

Winter Wonderland Weekend

Finance an auto loan for \$10,000 or more between January 1st and February 28th and be entered to win a Winter Wonderland Weekend! Choose between Frankenmuth, Kalahari® Resorts, or Avalanche Bay Indoor Waterpark. Plus receive a free ice scraper!



Offer valid 01/01/10 - 02/28/10. Subject to approval. Final rate dependent upon credit worthiness and consumer credit scoring. Refinancing existing loan at Advantage One does not qualify. Winter Wonderland Weekend will be received in the form of a gift certificate to location of member's choice (valued at \$600). Winning member may also elect to receive a \$600 Visa gift card in lieu of prize.

Two \$1,000 Scholarships to be Awarded

Each year, Advantage One Federal Credit Union awards two graduating seniors from area school districts a \$1000.00 scholarship toward their continued education. We are excited to announce that applications for these scholarships are currently being accepted. Please see criteria for consideration below:

- **Must be a high school senior in the Riverview, Southgate, Woodhaven, Allen Park, Trenton, or Gibraltar school districts OR an existing member of Advantage One Federal Credit Union**
- **Must complete the scholarship application**
- **Must have a grade point average of at least 2.75**
- **Must write a short essay that explains the student's career goal(s) and how our scholarship would help the student achieve their goal(s)**

Application, proof of GPA, and essay must be submitted by March 31, 2010. Please contact us for more information or for a scholarship application.

Community Corner



Community Committee presenting check to Sandy Hudson, representative of the Yes Ma'am program at Henry Ford Wyandotte Hospital. Also shown receiving the Dora Maxwell award from Stephanie Klocinski of MCUL & Affiliates.
(L to R - Sandy Hudson, Michele Sprau, Cindy Tabone, Lynn Strohine, Rachel Struel, Dorothy Pelvas, Tonya Wilson, Cathy Ridenour, Jane Dunn, Denise O'Connor, Stephanie Klocinski)

Yes Ma'am!

This year, with the help of your generous donations, we collected a grand total of \$1,544.05. We would like to extend a very appreciative "thank you" for all who helped in contributing their time and monetary donations. All proceeds were donated locally to Henry Ford Wyandotte Hospital's "Yes Ma'am" program. Yes Ma'am provides free mammogram screenings for women without insurance coverage.

Needy Families Adopted for the Holidays

Each year, Advantage One chooses three local families in need to help during the holiday season. Staff members gave of their time and money to purchase and wrap gifts. The adopted families were provided much needed items such as: boots, socks, coats, dishes and a few fun items for the holidays.

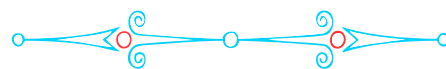
Coat Drive

Each branch collected gently used coats, hats, mittens and scarves during October and November. The clothing items were given to the organization Homeless Connect and distributed to the needy on November 5th.

Dora Maxwell Social Responsibility Recognition Award

Advantage One has been awarded a 2nd Place Dora Maxwell Award on the state level for their fund-raising efforts for the "Yes Ma'am" Program at Henry Ford Wyandotte Hospital. The Dora Maxwell Award is given by the Michigan Credit Union League to a credit union for its social responsibility projects within the community.

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 Ext. 459 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.

The bylaws require that signatures of at least 150 members in good standing be obtained for nominations made by petition. Biographical information, qualifications, and a signed certificate from the nominee stating they are agreeable to the nomination and will serve if elected to office must accompany the petition.

Send Nominations to:

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

Nominations must be received by Monday, February 1, 2010. The results of the election of the board members will take place at the Annual Business Meeting on Wednesday, May 5, 2010 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
Edward Laws, Secretary

John McClain, Director
Elmer Trombley, Director
Rose Marie Zulewski, Director



Branch Information

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

Contact Information

All Offices 734.676.7000
24hr Loan Center 866.632.0460
SMART 24hr Teller 734.675.8200

Service Center

Locations 800.800.9700
Web www.advantageonefcu.com

Office Locations

Main Office Southgate Office
23670 Telegraph Rd. 13050 Fort St.
Brownstown, MI 48134 Southgate, MI 48195

Riverview Office

14570 King Rd.
Riverview, MI 48193

