



Member's Advantage

Member Newsletter • 1st Quarter 2011 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Martin Luther King, Jr. Day
January 17th

President's Day
February 21st

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:

- Riverview - April 1st
- Brownstown - April 8th
- Southgate - April 15th

NOTE: Please bring your own camera.

Kirby/CU Succeed Days

- January 28th
- February 25th
- March 25th



Savvy Saver Quarterly Contest

March 25th

Annual Meeting Scheduled

The Annual Meeting has been scheduled at the Brownstown office on Wednesday, May 4, 2011 at 5:30 PM. All members are welcomed and encouraged to attend.

Put Your Debt on a Diet!

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 31, 2011 and receive a great intro rate for 6 months. Look for the application in the mail, details online or ask 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:

- Advantage One FCU's routing number
272485107
- 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

account checkup

Have you had yours?



Sign up between January 1st - February 28th!

Let us give you an account checkup & be entered to win an Apple iPad!

Let us check your credit score for free. We may be able to save you money by moving a pre-existing loan to Advantage One. If you choose to transfer your loan to us, not only will you be saving money, you will automatically be entered to win an Apple iPad!

Protect your account & be entered to win \$50!

Pick up a "prescription form", write in your latest contact information, and turn it in to an Advantage One employee. By doing this you protect your account's health from identity theft and fraudulent activity. You'll also be automatically entered for 1 of 3 \$50 Visa gift cards.

Must be 18 years or older to enter. Drawing will take place in March of 2011. iPad has cash value of \$500. To qualify for entry for the grand prize, loan must be \$1,000 or greater. Valid from 1/1/2011 through 2/28/2011.

Two \$1,000 Scholarships to be Awarded

This year, Advantage One Federal Credit Union will be awarding two \$1,000.00 scholarships towards continued education. Interested applicants need to write a short essay that explains his or her career goals and how this scholarship money would help this goal or goals. We are excited to announce that applications for these scholarships are currently being accepted. Applicants are eligible to apply for these scholarships by any of the following:

- 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, 2011. Please contact us for more information or for a scholarship application.

Community Corner

Yes Ma'am!

Advantage One joined forces with the Downriver Chapter of Credit Unions and raised \$8,932.08 for the Yes Ma'am program at Henry Ford Wyandotte Hospital during the month of October. Yes Ma'am provides free mammograms to women without health insurance. Funds were raised through bowling fundraisers, casual days for employees, bake sales, and generous donations from the chapter membership.

Families adopted for the Holidays

Advantage One adopted three families again this holiday season. Employees shopped, wrapped and delivered presents sharing in the holiday spirit.

Upcoming Events

Member volunteers are welcome to participate in upcoming events such as the Relay for Life walk in June and the Habitat for Humanity builds in the summer of 2011. Please contact Jane Dunn at 734.676.5297 for more information.

eAlerts Coming Soon!

We are excited to inform you that Advantage One will soon offer eAlerts! eAlerts are alerts that you can set up in NetBranch to inform you when your account has a high/low balance, when checks have cleared, and when various other transactions post, such as ACH, ATM and Drafts based on certain amounts. These alerts can be customized to fit your needs in NetBranch and can be sent to your email, or via texts to your cell phone. eAlerts are already available to our credit card holders and can be set up through <http://www.ezcardinfo.com>.

Give Old Man Winter the cold shoulder this year... Take advantage of our Red Hot Auto Loans!

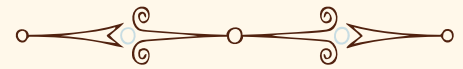
Enjoy loan rates as low as 3.74% APR. And, if you close on your loan in the months of January, February or March, you can enter to win a \$500 Gas Card! Great winnings on top of great savings means you could have money to burn!



APR= Annual Percentage Rate. Entry for free gas card is for qualifying new or used auto loans greater than \$10,000 only. Loans must close by 03/31/2011 to be eligible for free gas card promotion. Financing indirect new or used loans, or refinancing existing loans at Advantage One does not qualify. This offer cannot be combined with any other offers. Rate subject to change without notice. \$500 gas card can not be substituted for cash. Restrictions apply, ask for details.



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 Tuesday, February 1, 2011. The results of the election of the board members will take place at the Annual Business Meeting on Wednesday, May 4, 2011 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

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
SMART 24hr Teller 734.675.8200

Service Center

Locations 800.800.9700
Web www.advantageonefcu.com

Office Locations

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

Riverview Office 14570 King Rd.
Riverview, MI 48193

