

Member's Advantage

Member Newsletter • 2nd Quarter 2011 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Memorial Day
May 30th

Independence Day
July 4th

Kirby/CU Succeed Days

April 29th
May 27th
June 24th



Savvy Saver Quarterly Contest

June 24th

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.

Find us on Facebook!

Advantage One now has our very own Facebook page. To get to our page, visit our website and click on the Facebook logo in the lower left-hand corner of the page. Become our fan today to keep up on credit union events, contests and promotions!

Important Travel Information

As part of routine security measures, your debit or credit card account may be flagged for suspicious activity that is out of the ordinary. This can include traveling out of the area. For this reason, we strongly encourage you to contact us if you plan on using your debit or credit card while traveling. It is also important that your contact information is up to date, should we need to get a hold of you in the event suspicious activity occurs. It is also always a good idea to have a second payment method available when traveling to avoid any inconvenience.



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.

WHEEL OF DEALS

PLUS!
ONE LUCKY WINNER FROM EACH BRANCH WILL RECEIVE A GIFT BASKET OF CAR CARE GOODIES!

**TAKE OUT ANY QUALIFYING NEW OR USED AUTO LOAN AND...
SPIN THE WHEEL OF DEALS!**

WIN **0.15% - 0.50% RATE DISCOUNTS*** **WIN** **\$25.00 & 50.00 GAS CARDS** **CAR CARE KITS**

*APR= Annual Percentage Rate. Wheel of Deals available for direct new or used auto loans greater than \$10,000 only. Loans must close by 06/30/2011 to be eligible for promotion. Financing indirect new or used loans, or refinancing existing loans at Advantage One does not qualify. Rate discounts are off of your final loan rate. This offer cannot be combined with any other offers.

Welcome Aboard!
Serving You Since 1952!

Sky's the limit with Advantage One!

Catching the right flight to financial success is more important than ever. You've enjoyed the benefits of membership at Advantage One, so why not invite a friend to come aboard? You'll both receive \$25* in your account when your friend successfully opens their new account with checking, no strings attached.

In addition, if you and your friend have our Advantage One Debit MasterCard®, you'll both receive 500 bonus Premium Perks points. You'll also be entered into a drawing where both you and your friend could each receive a \$250 Visa gift card! Now you're flying! Buckle up and enjoy the flight!

*Offer valid April 1st - July 31, 2011. To qualify for \$25 and to be entered into drawing, both referring and referred members must be 18 or older. Not available for existing members opening new accounts, or to former members not in good standing with the credit union. Four monthly drawings will take place, each with one referring member receiving \$250 and one referred member receiving \$250 in the form of a Visa gift card (totaling \$2,000).



Community Corner

Supporting Local Fundraisers

Advantage One supported the following charities in the first quarter of the year:

- T.A.I.L.S. Grosse Ile Animal Shelter
- Diabetes Foundation
- Pulmonary Hypertension Association
- Trenton Rotary's Turn off the Violence
- Endometriosis Association

Take me out to the ball game!

Advantage One has approved sponsorship for the 2011 Brownstown and Southgate T-Ball/Softball season. Give a shout out when you see our logos on the back of their shirts!

Upcoming Events

Member volunteers are welcome to participate in upcoming events such as the Kidney Walk at the Detroit Zoo (May 15th), the Relay for Life walk (June 4th at Patriots Park, Riverview), and the Habitat for Humanity builds in the summer of 2011. Please contact Jane Dunn at 734.676.5297 if you are interested in participating.

Exciting NEW eUpdates!

eAlerts - We are excited to announce that Advantage One now offers 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>.

Visa Paperless Statements - Now there is a more secure and convenient way for you to receive your Visa statements. It's fast and easy to sign up for! Once you have enrolled in paperless Visa statements, you will receive an email every month notifying you that your statement is ready for viewing on the EZ card web site. Visit our website, or call and ask how you can switch to Visa paperless statements!

Overnight Check and ZashPay - We have two exciting additions to ePay; Overnight Check and ZashPay. Overnight Check lets you send a check overnight for a fee. ZashPay is the new digital personal payments service. Members can pay friends, family, small businesses and more in one business day for a small fee. These payments are transferred directly from the sender's funding account to the recipient's. All that is needed to send payments is the recipient's e-mail address or cell phone number. To learn more about ZashPay, visit www.zashpay.fiserv.com.

Quicken - Now you can download your transaction history from NetBranch and upload it into Quicken money management software!

Are you ready to start living better for less?



Fantastic Features that come with Benefits Plus:

Cash Back Rewards

- Earn up to 33% Cash Back at national online retailers
- Cash Back rewards accumulate in an online reward account
- It's simple and automatic every time you use your Debit Card at participating online retailers

Identity Theft Protection & Security Center

- Set Fraud Alerts
- Reduce Junk Mail
- Order Free Credit Reports
- Organize Personal Information
- Activate Identity Theft Restoration

Family Benefits

- Internet Grocery Coupon Club
- Dining Dough - purchase gift certificates to local restaurants for a reduced price

Enjoy these benefits and many more!

Call for details or visit www.benefits-plus.org

FREE
90-Day
Trial Period

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

Riverview Office
14570 King Rd.
Riverview, MI 48193

