



Member's Advantage

Member Newsletter • 3rd Quarter 2010 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Independence Day - July 5th
Labor Day - September 6th

Kirby/CU Succeed Days

July 30th
August 27th
September 24th



Savvy Saver Quarterly Contest

September 24th

Cedar Point Tickets On Sale

Adult=\$37
Jr. & Sr.=\$18
Ride n' Slide=\$70

Share Secured Loans

Are you currently borrowing money? Do you have a savings? If you answered "yes" to both of these questions, you could be eligible to take out a Share Secured Loan. This loan allows you to borrow against the funds in your savings, CDs or side shares. These funds are used as collateral, resulting in lower rates all while maintaining your current funds. Rates are only 3% over the interest rate on the funds you're borrowing against.

Important Changes to your Debit Card

Still haven't opted-in? Don't be left without No-Bounce courtesy pay protection on your checking account. If you qualify, No-Bounce protects you should you overdraw your account. In compliance with new federal regulations, you must opt-in to have this coverage on your account. Otherwise, we will be unable to cover one-time debit card transactions when funds are not available. Contact us for more information on how to keep your account covered.



As an Advantage One member you are able to participate in the Invest in America program, and receive discounts on cell phones, cars, online shopping, and more. Visit www.lovemycreditunion.org for more information.

Summer skip-a-pay

Use your money for something fun this Summer!

Take a family vacation, hit the spa, or take care of that landscaping project you've been thinking about. Whatever your reason, it's easy to request your Summer Skip-A-Pay. Just complete the form (also available on our website) and return it to one of our conveniently located offices. Be sure to carefully review the conditions and the loan types that are excluded from this offer. All requests must be received at least 10 business days prior to your loan payment due date.

Conditions:

- Electing to skip a payment may void GAP insurance.
- All requests must be received at least 10 business days prior to the due date.
- Postponement fee must be available.
- Minimum of six (6) months contractual payments.
- If your loan is paid by Credit Union Disability Insurance, we cannot postpone your payment.
- Co-Signers must sign this form.
- All loans must be current.

Non-Eligible Loans:

- Lines-of-Credit
- Revolving Credit
- Home Equity Loans
- Lease Alternatives
- VISA Credit Cards
- Mortgages

The postponement of your loan payment(s) will not affect the payment record of your account since the payment postponed will be added to the end of your loan. Interest will continue to accrue on the total outstanding balance. The fee to postpone your loan payment is \$10.00 per loan or \$25.00 for all loans.

live better for less.™



Are you ready to start living better for less?
NEW 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**

Community Corner

Go Lady Eagles!

For the first time, Advantage One had the privilege of sponsoring the Taylor Kennedy's Lady Eagle tennis team this spring! Go Lady Eagles!

Habitat for Humanity

Advantage One had ten employees, family members, and friends participate in this year's Habitat for Humanity build on June 8th and the 10th. We will be fundraising during the month of August for Habitat for Humanity in Monroe.

Drop off your items!

As always, Advantage One will be collecting gently used eyeglasses for the local Lions Club and cell phones for Operation Gratitude. Please drop off your items at any of our three locations.

Relay for Life

Advantage One's Community Committee participated in Woodhaven's Relay for Life on Saturday, June 5th. The credit union had 33 employees, family members, and friends walk for the cause that day. We also raised \$2,041.96 through member and employee donations and various fundraisers. A BIG "thank you" to everyone who donated, volunteered and participated in any way to help us reach our goal.



Employees of Advantage One volunteered to walk for Relay for Life to raise money for the American Cancer Society. (L to R - Rachel Strucel, Cathy Ridenour, and Lynn Strohine)

Welcome Aboard!

Serving You Since 1952!



Hurry, offer ends soon!

During these difficult economic times, getting on the right financial track is very important. Why not invite a friend to jump on board? 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!

*Offer valid April 1st - July 31, 2010. 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 with four referring members receiving \$250 each and four referred members receiving \$250 each in the form of a Visa gift card (totaling \$2,000).



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
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

