



# Member's Advantage

Member Newsletter • 3rd Quarter 2011 • A Publication of Advantage One Federal Credit Union

## Noteworthy News

### Upcoming Closings

- Independence Day**  
July 4th
- Labor Day**  
September 5th

### Kirby/CU Succeed Days

- July 29th
- August 26th
- September 30th



### Savvy Saver Quarterly Contest

September 30th

### Cedar Point Tickets on Sale

- Adult = \$38
- Jr. & Sr. = \$19
- 2 Day Ride n' Slide = \$71

### Availability of Disclosures

This is a notice to all members, that you are able to request account disclosures that contain terms, fees, and rate information for your accounts.

### 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.



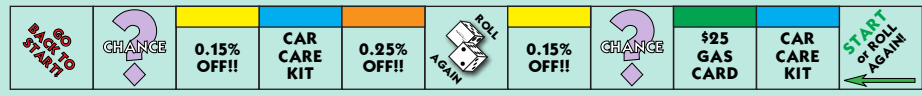
As an Advantage One member you are able to participate in the Invest in America program, and receive discounts from GM, Sprint, over 1200 online retailers, and more. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for more information.

# SAVOPOLY



Auto Loan Savings Game from Advantage One Federal Credit Union

Take out any qualifying auto loan and roll the dice to win!  
Win rate discounts, car care kits or gas cards!



\*APR= Annual Percentage Rate. Savopoly available for direct new or used auto loans greater than \$10,000 only. Loans must close by 09/30/2011 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.



## HAVE FUN FOR LESS THIS SUMMER!

### Use Benefits Plus® to entertain the family for less:

- Reduced Rate Theme Park Tickets
- Dining Dough Restaurant Discounts
- City Passes®
- Travel Services & Discounts
- Save up to 33% on Movie Tickets
- Amtrack Ticket Discounts & More

If you are a Benefits Plus® checking account holder, use all these great discounts to help you save this summer! **Don't have Benefits Plus®?** Join now, it's easy and FREE for 90 days!\* Call for details or visit [www.benefits-plus.org](http://www.benefits-plus.org) for complete listing.

\*Advantage One has selected Benefits Plus, Inc., a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis directly to Advantage One members. Advantage One assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the direct responsibility of Benefits Plus, Inc., the benefits provider. Requires Advantage One Benefits Plus checking account. Monthly fee starts at \$5 a month and begins after 90 day free trial period. Offer subject to change or cancellation at any time without notice.

## VISA® Double Points coming soon!

Coming soon, we will be offering double points on qualifying purchases during the month of August and September. Just use your Platinum Perks Advantage One Visa® like you normally would and accumulate double points! That's two points for every \$1 spent during the month of August and September! Not a Premium Perks cardholder? Apply now so you can enjoy the double points later. We make the application process quick and easy. Drop by one of our three locations and apply today! Or, apply online 24/7 by visiting us at [www.advantageonefcu.com](http://www.advantageonefcu.com)

## Back to School

If you are a current CU Succeed or eCount member between the ages of 16-24, or know someone in that age group who isn't currently a member, stay tuned for our Back to School promotion. During the months of August and September we will be giving away all kinds of prizes to help you get on track for the upcoming school year. Check our website or visit one of our branches for more details.

# Community Corner

## National Kidney Foundation

Advantage One participated in the National Kidney Foundation Zoo Day walk this May at the Detroit Zoo. Advantage One raised \$972.50 towards nutritional education in local schools.

## Relay for Life

Advantage One also participated in the American Cancer Society's Riverview Relay for Life at Patriot's Park on June 4th. Advantage One raised \$2,033.61 and was a corporate sponsor for this year's event. This is the third consecutive year Advantage One has participated in Relay for Life. Beautiful weather helped make this year's event a BIG success.

## Thank You!

We would like to thank our members, employees, management team and our Board of Directors at Advantage One for their generous support this year. Without your donations we would not be able to make a difference in our community. If you would like to participate in upcoming events, please contact Jane Dunn at 734.676.5297.

**Welcome Aboard!**  
Serving You Since 1952!

### Don't miss your flight!

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.

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! **Hurry! Offer ends July 31st!**

\*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).

**Christmas in JULY**

DEPOSIT \$5 OR MORE IN THE MONTH OF JULY & BE AUTOMATICALLY ENTERED FOR GREAT PRIZES! FOUR WINNERS AT EVERY BRANCH!

Ask for details today!

## 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.

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.

### 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

## 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

