



Member's Advantage

Member Newsletter • 4th Quarter 2011 • A Publication of Advantage One Federal Credit Union

Noteworthy News

Upcoming Closings

Columbus Day - Monday, October 10th

Veterans Day - Friday, November 11th

Thanksgiving Day - Thursday, November 24th

Christmas Day - Monday, December 26th

Kirby/CU Succeed Days

October 28th

November 25th

December 30th



Savvy Saver Quarterly Contest

December 30th

Santa Claus is Coming!

Bring your camera and stop by with your little ones between 3:00 pm and 5:00 pm on the following dates to visit with Santa:

Riverview - December 2nd

Brownstown - December 9th

Southgate - December 16th

Updated Check Hold Policy

Our check hold policy has changed. As always, in some cases, we may not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. Effective July 21st, 2011, however, the first \$200 of your deposits will be available on the same day.

NetBranch 4.0

We are pleased to announce the arrival of our new online banking site NetBranch 4.0. This version offers new features, an easy to use tabbed format, and customizable views.

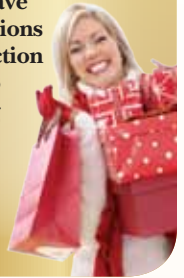


As an Advantage One member you are able to participate in the Invest in America program, and receive discounts from GM, Sprint, over 1200 online retailers, and more. Visit www.lovemycreditunion.org for more information.

Year End Debit Surprise!

If you don't already have an Advantage One Debit MasterCard®, now is the time to get one. When you use your Advantage One Debit MasterCard® between November 1st and December 23rd you may be chosen to have one of your signature-based transactions reimbursed! Twenty transactions will be randomly selected and the lucky winners will have their transaction reimbursed to their account (maximum amount of \$500). Be sure to use your Advantage One Debit MasterCard® for all of your shopping this holiday season!

Must be 18 or older to win. Winners will be notified by December 30th, 2011. Twenty signature-based transactions will be randomly selected and reimbursed to the members' account up to \$500. Limit one winning transaction per member.



OCTOBER IS

YES MA'AM MONTH!



The credit union will be working to fundraise for the Henry Ford Wyandotte Hospital's Yes Ma'am program during the month of October. Yes Ma'am provides free screening mammograms to uninsured women.

All auto loans disbursed in the month of October will receive a pink water bottle which contains various breast cancer awareness items. In addition, loans for \$10,000 or more will receive a 0.25% rate discount off of their final loan rate¹.

Every new checking account opened in October with NetBranch, eStatements, and a debit card will receive one entry for our basket raffle and five entries into our quilt raffle. Details about these raffles can be found in the Community Corner section of this newsletter. In addition to providing raffle entries, the credit union will also donate \$20 to the Yes Ma'am foundation for each of these accounts².

1. APR = Annual Percentage Rate. Rate discount available for direct new or used auto loans greater than \$10,000. Financing indirect loans, or refinancing existing loans at Advantage One does not qualify. Cannot be combined with any other offer. Loans must disburse in the month of October to qualify for rate discount and promotional item. Promotional item has no cash value.

2. Advantage One will process the Yes Ma'am donation in the name of the Credit Union only and will not issue receipts for tax purposes.

Savings Bond Notice:

The U.S. Treasury Department announced that beginning January 1st, 2012, new paper savings bonds will not be available for purchase at financial institutions.

Electronic savings bonds in Series EE and I will remain available to purchase at TreasuryDirect®, a secure, web-based system operated by Public Debt. Financial institutions will continue to redeem old paper savings bonds.

Visa® SKIP-A-PAY

Spend money in December on your Advantage One Visa® and skip your payment in January! There is no action required for members and no fee. Your December statement will be sent out in January and will have no balance due for that month. If you still want to make your January payment on your Visa®, you can still do so.

Community Corner

Yes Ma'am

Advantage One will be joining forces with the Downriver Chapter of Credit Unions to raise money during the month of October for the Yes Ma'am Program at Henry Ford Wyandotte Hospital. Member Sue Coates donated a hand made quilt to be raffled off during this time. This is the fourth year that Advantage One has raised money for this worthy program. We will also be raffling off gift baskets for the cause. Be sure to check out the traveling quilt during one of your visits to Advantage One.



Member Sue Coates (center) poses with our Community Committee.

Operation Care Package

Operation Care Package has been a huge success! Advantage One features a different soldier each month serving in our military overseas. Requested items are donated by the membership and employees and then mailed to the soldier. Everyone has been extremely generous and packages are being mailed out weekly. If you would like to nominate a "Soldier of the Month" please contact Jane Dunn at 734.676.5297.

Families adopted for the Holidays

Advantage One helps make the holidays extra special for three needy families during the holiday season. Volunteers at each branch shop, wrap and deliver presents to our families.

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.

Holiday Loan Postponement

Have extra cash in your pocket this holiday season when you postpone your November, December or January loan payment(s) at Advantage One. Certain conditions and restrictions do apply, so be sure to ask us for details. You should receive your postponement form in the mail shortly. You can also call or stop by the credit union for your application today!

Merry Membership

A new \$25 winner every day December 1st-23rd! Deposit \$5 or more in the month of December and be automatically entered for great prizes!

Visa® Gift Cards

Do you have a person on your holiday list that is too difficult to shop for? Give the gift that makes everyone happy - a Visa® gift card! Visa® gift cards can be used as a credit purchase anywhere Visa® is accepted. Giving a Visa® gift card is also safer than giving cash; if it is lost or stolen, the unused portion can be replaced. For just \$3, you can purchase a prepaid Visa® gift card for amounts ranging between \$10 and \$500.

Christmas Club Distributions

Funds in your Christmas Club account will automatically transfer into your Share Savings account on Friday, November 4th....just in time for holiday shopping!



Holiday Loan Special

Don't be left out in the cold this year! Apply for our Holiday Loan Special. Use the money for gifts, a family getaway, or for any other reason! Rates are as low as 8.99%* APR and applying is easy! This special offer runs between November 1st, 2011 and January 31st, 2012. Visit our website for more information or visit any of our three branches for more details.

*APR = Annual Percentage Rate. Final rate based on credit worthiness and consumer credit scoring and may be higher than the quoted rate. All loans subject to approval.



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

Federally Insured By NCUA

