



# Member's Advantage

Member Newsletter

2nd Quarter 2009

A Publication of Advantage One Federal Credit Union

## Noteworthy News

### Holiday Closings

Memorial Day  
Monday 05/25

Independence Day  
Saturday 07/04  
(no drive-thru service)

### Annual Meeting

Main Office  
Wednesday 05/06  
5:30 PM

### Financial Bootcamp Seminar

Main Office  
Saturday 04/25  
11:00 AM - 1:30 PM  
See reverse for details!

### Kirby/CU Succeed Days

Friday 04/24  
Friday 05/29  
Friday 06/26



### Savvy Saver Quarterly Drawing

Friday 06/26

### Financially Made Contest

Call for entries due Monday 06/15

### National Youth Savings Week

04/20 - 04/25

## new-ish car loans

RATHER NEW CARS, SOMEWHAT NEW CARS

Are you in the market for a new car, or have you just recently purchased one? If so, consider applying for a newish car loan. We're offering the same low rates and flexible terms for new cars and refinancing newish cars. Newish cars must be less than one year old, and have less than 5,000 miles to qualify for our new car rates.

It's that simple. For a limited time you'll also receive up to \$75 cash for loan balances as follows:

### bonus cash!

- \$10,000 - \$14,999 - receive \$25
- \$15,000 - \$19,999 - receive \$50
- \$20,000 or greater - receive \$75



earn up to \$75 cash

APR = Annual Percentage Rate. Offer valid 04/01/09 - 06/30/09. Subject to approval. Final rate dependent upon creditworthiness and consumer credit scoring. Cannot be combined with any other offer. Refinancing existing loan at Advantage One does not qualify.

## { A mortgage you can trust.



New Purchases

Free Pre-Approval

Refinancing

Flexible Terms

Close on a new mortgage between April 1st - June 30th & receive a chance to win \$1,000! Plus, receive a \$50 refund off of your application fee.

- Use the money for home furnishings, redecorating, or even landscaping -

Member must apply for new mortgage between April 1, 2009 and June 30, 2009 to qualify for raffle entry. One entry will win \$1,000 prize. Drawing will be held within one week following end of promotion. Application fee of \$300 will be refunded at time of closing. Loan and \$50 will be refunded in closing. \*Loan does not close, \$50 fee will not be refunded. \*Must be primary residence. Not applicable for refinances of mortgages already financed through Advantage One or Mortgage Center. AFOCU employees and their family members are not eligible for grand prize.

## Help Us Celebrate Youth

At Advantage One, we recognize the importance of financial education. Here is a glance at our upcoming youth events. Hope to see you there!

### Financially Made

Our Financially Made contest is an educational savings program designed to help teens save for something they want while increasing their financial smarts. If you're selected to be Financially Made, we'll match your deposits up to \$250. In turn, you'll be required to make regular deposits into your account. You'll also be required to meet with a budget counselor to map out a plan to reach your saving goal, as well as attend a one-day financial literacy class.

To win a chance to be Financially Made, all you need to do is complete a contest application and write a 250-word essay explaining what you're saving for; why you're saving for it; and how being Financially Made will help you achieve your goal.

For a contest application, contest dates, official rules, essay requirements and other information, visit us at [www.advantageonefcu.com](http://www.advantageonefcu.com). Entries are due by June 15th.

### National Youth Saving Week

Visit us between April 20th-25th and help us celebrate National Credit Union Youth Week. We will show youth and teens how saving regularly can add up quickly. We'll be having a drawing at each branch for a \$50 6-month CD, plus our depositors will also get entered into the national challenge for 1 of 10 \$100 cash prizes. Be sure to stop by on the 20th and 24th for special treats!

### Financial Boot Camp

Financial Boot Camp is an educational seminar aimed at teaching 15-20 year olds how to start off on the right foot. Financial Boot Camp will cover such topics as:

- Creating a budget and saving goals
- Establishing good credit habits
- The importance of investing early
- Preparing for college
- Buying your first car
- How to protect yourself from personal and financial risk

The seminar will be held at the Main office on April 25th from 11:00 am - 1:30 pm. Please RSVP by April 17th at 734.676.7000 x 453.

Additional information about these events, as well as our youth programming can be found online at [www.advantageonefcu.com](http://www.advantageonefcu.com)

## Community Corner

### Canned Food Drive

A special thanks to all those who donated to our Winter Food Drive. Your generosity allowed us to make a contribution of 221 pounds! Look for our collection bins again towards the end of this year.

### Habitat for Humanity

Our annual credit union build has been scheduled for June. We are actively seeking participants to volunteer. If you are interested in helping with the build, please contact us by the end of April at 734.676.7000 x326. Monetary donations will also be accepted during the month of May.

### Lions Eyeglass Drive

Do you have a few pairs of old prescription glasses lying around? If so, please consider donating them to a worthy cause. All donations are accepted on behalf of the Lions Club and are sent to help underprivileged children. Collection bins are located in the lobby of each branch.

### Relay for Life

Relay for Life is the American Cancer Society's signature event. The Advantage One Team will be raising money for the Southgate Relay for Life, which is scheduled for May 16th & 17th at Southgate Anderson High School. This relay event celebrates survivorship & loved ones lost to cancer. All donations are given directly to the American Cancer Society, where funds will be used for cancer research, prevention, and educational programs.

Donations will be accepted at all three of our locations until April 17th. Donors contributing \$10 or more will receive a special luminary which they can dedicate as a tribute to a loved one.

### Cell Phones for Soldiers

Wondering what to do with that old cell phone? Why not donate it! Drop off your unwanted cell phones at any of our three branch locations and we'll send it in for a credit that goes towards buying calling cards for our soldiers overseas.

## 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 - Wednesday 9:00 am - 6:00 pm  
Thursday & Friday 8:00 am - 6:00 pm  
Saturday 9:00 am - 1:00 pm

### Contact Information

All Offices 734.676.7000  
24hr Loan Center 866.632.0460  
SMART 24hr Teller 734.675.8200

### Service Center

Locations 800.800.9700  
Web [www.advantageonefcu.com](http://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

