

Products & Services

Enjoy the many benefits of membership when you join Auto Body Credit Union.



AUTO BODY CREDIT UNION



First Job, a New Car, First Home, Retirement

We remember the excitement and the confusion.
That's why we're here to lend a hand.

As your credit union, Auto Body is committed to helping you succeed and transform your family's future through supportive financial services. Our products and services were created to answer your needs and allow you to focus more on your life. At every stage of your life, we want to help you maximize your financial success and build a strong financial future.

We look forward to lending a hand as your life grows and changes.

Membership

Membership is open to:

- All employees of General Motors and affiliated companies working at General Motors Corporation facilities in Ingham, Eaton, Clinton and Ionia counties in Michigan; including employees of temporary services or employee leasing services working in these facilities.
- Employees of employer groups which provide membership to the credit union. Currently there are over 150 select employer groups who offer the benefit of credit union membership to their employees. (Please see "Eligible Groups" at the back of this brochure or visit www.autobodycu.org.)
- Organized groups (i.e. UAW Locals) which provide membership to the credit union. (Please see "Eligible Groups" at the back of this brochure or visit www.autobodycu.org/MemberGroups.)
- Any person who has membership in the R.E. Olds Transportation Museum.
- Persons retired as pensioners from employer group participants.
- Anyone related by blood or marriage to a member, or anyone living in the same household as a member.



Savings

Our savings products answer your requirements at each stage of life. Whether you need to save for next Christmas or you're building a nest egg for the future, we want to help you reach your goal. You can rest easy knowing that all savings accounts are insured to \$100,000 by the National Credit Union Administration (NCUA), an agency of the U.S. government.

Member Share Account

This is your primary credit union account. It represents your ownership in Auto Body Credit Union. It also represents the beginning of a journey towards reaching your financial goals and dreams.

Money Market Account

Featuring a four-tier interest rate structure, this savings account puts your savings plan into overdrive. Based upon minimum balances of \$2,000, \$20,000, \$75,000 and \$200,000, these accounts make your savings work even harder with higher interest rates. Interest is calculated using the daily balance method and is paid monthly.

Certificates of Deposit

Once you've started your basic savings plan, it's time to really push your savings dollars. Certificates of Deposit are longer-term investments with a guaranteed rate of return. Typically, certificates offer the highest rate of return on savings. Offering varying terms of maturity, certificates require a minimum investment of \$500; interest is paid monthly.

Individual Retirement Accounts

Build toward your dreams with an IRA. Offering a deferment on taxes and your earnings, our Individual Retirement Accounts are insured to \$250,000 by the NCUA, an agency of the U.S. government.

Traditional IRA—an excellent way to save for retirement. Now there are higher limits and new penalty waivers.

Roth IRA—The Roth offers greater flexibility than a traditional and doesn't require withdrawal of funds at age 70½.

Coverdell Education Savings Account—Help your children reach their dreams with this account. You can save for post-secondary education for children younger than 18 years old.

IRA Certificates of Deposit

These certificates combine the value of a CD with the tax benefits of an IRA. Minimum investment is \$500 and there is a penalty for early withdrawal. Interest is paid monthly and remains in the account until maturity.

Christmas Club Account

Take some of the stress out of the holiday season with our Christmas Club Account. Plan with regular cash deposits or take advantage of payroll deduction. Funds will be deposited into your account on November 1.



Checking

Whether you are simply paying bills or you want your money to work a little harder and earn interest, you're sure to find a good fit with our checking products.

Regular Checking

Safe and convenient, our no-nonsense checking features:

- No monthly statement charges
- No per check charges
- No minimum balance requirement
- Debit card
- Identity theft resolution services and overdraft protection may be available

Check "Plus" Checking

If you want an interest-bearing checking account, Check "Plus" is for you.

- Check "Plus" requires a low \$500 minimum average daily balance to earn interest
- There is a nominal \$5.00 charge if the average daily balance for the month is less than \$500
- Interest is paid monthly using the daily balance method
- There are no per-check charges
- Debit card
- Identity theft resolution services and overdraft protection may be available

Consumer Loans

ABCU has a proud tradition of offering low loan rates and affordable repayment terms. We offer a wide variety of consumer loans, including:

- New and Used Automobiles
- New and Used RVs, including campers/travel trailers, motor homes, boats, snowmobiles, motorcycles, and ATVs
- Computer Loans
- Home Improvement Loans
- *Refinancing*—available to members who have financed their vehicle at another financial institution.
- *Line of Credit*—offers you the benefits of open-end financing with 72 months repayment and access to a line of credit up to \$15,000. Revolving credit allows you to borrow for nearly any purpose and is easy to obtain in person, by mail or by phone.
- *Share-Secured*—these loans use your own share savings as collateral, and have the advantage of a lower rate.



Real Estate Loans

Home Mortgage Loans

We offer a full range of mortgage loans featuring the most popular mortgage products. You can apply online, over the phone or in person. There is no application fee and you can receive a credit decision in minutes. Program options include:

- Home purchase
- Refinance
- New construction
- MSHDA
- Rural development
- Reverse mortgages

We offer free pre-approvals, so you can shop for a home with confidence. For current rates and information call us at (517) 323-0020 or visit our website and click on the Member First Mortgage link.

Home Equity Loan

Whether you're adding a new roof, paying off old debts, taking a vacation or sending your child to college, the equity in your home may be the right choice for financing major purchases.

We offer two home equity plans that may allow you to borrow up to 100% of your home's value. Using the available equity in your home, you can take advantage of a low rate that traditional loans do not offer, and your interest may be tax deductible.*

Our **Home Equity Fixed Rate** loan is a one-time advance that provides you with the comfort of a rate that remains the same throughout the term of your loan. Repayment terms vary from three to 20 years. The shorter your repayment term, the less interest you will pay.

*Consult your tax advisor for details.

Our **Home Equity Variable Rate** product provides you with a continuous line of credit. Loan advances can be obtained fast and easily when needed rather than borrowing all at once.

At ABCU, we make it simple to unlock the equity in your home, and with no application fee or closing costs, it's affordable too. For more information or to apply, contact Auto Body Credit Union at (517) 323-0020.



Card Services

VISA®

Get the credit you deserve with an ABCU Visa credit card. When it comes to managing your money, it's nice to know you have options. Each card provides you with valuable member benefits, affordable rates, and worldwide acceptance. You choose the card that matches your needs and take advantage of our rewards program. Finding a credit card that's right for you has never been easier.

- Cash Rewards
- Travel Rewards
- College Rewards
- Platinum
- Classic
- Young Adult
- Secured
- Business

If you don't carry an ABCU Visa, then now is the time to apply.

Gift Cards

Gift giving is easy with an ABCU Mastercard gift card. Everyone loves gift cards! Plus they are safer than cash and more flexible than a store card. ABCU giftcards are accepted anywhere Mastercard is. Values range from \$25 to \$500.

ATM Card

Our instant issue ATM card provides access to your accounts 24 hours a day, every day of the year. You can use it to withdraw cash, make transfers, check balances, deposit cash or checks. Plus, we make it easy to get your card. Simply come in to any Auto Body Credit Union office and we'll issue it on the spot. Transactions at ABCU ATMs are free, and you may make five free transactions per month at non-ABCU ATMs before incurring charges. ABCU 24-hour ATMs are available at all branches.

Debit Card

If you have a checking account with Auto Body Credit Union, you should be experiencing the convenience of our MasterMoney Debit Card. It looks like a credit card, but works like a check. Use it for purchases at millions of locations worldwide—simply present your Debit Card at the point of sale and the funds are automatically deducted from your checking account. It's easy to use and eliminates the hassle of carrying your checkbook or the worry of carrying large amounts of cash. Best of all, your debit card also serves as your ABCU ATM card at affiliated networks across the country, giving you 24-hour access to your funds.

Instant Issue ATM Cards and Debit Cards are surcharge-free at Co-Op Network ATMS—a credit union only ATM network.



Other Convenient Services

ABCU@home Internet Banking

Handle your financial transactions 24 hours a day, seven days a week from your computer. ABCU@home Internet Banking is easy and secure. Only you can access your account information with a user I.D. and personal identification number.

- Pay bills online with Electronic Bill Pay
- Access your account balances and other account details
- Retrieve account history information
- Transfer funds between accounts
- Schedule a transfer of funds
- Make loan payments
- Verify check clearing and request a check copy
- Sign up to receive electronic statements



TNT 24-hour Audio Response

Imagine having your own personal teller who works 24 hours a day, 365 days a year. Imagine being able to make almost any transaction any time you want. This convenience is a reality with ABCU's TNT Audio Response System. With a four-digit personal identification number and a touch-tone phone, you can enjoy this completely free service.

It's easy and secure. Only you can access your accounts through TNT using your personal identification number. Ask an ABCU member services representative how you can start enjoying this free member benefit.

Additional Services

- Night Deposit Box (available at our Main and South offices)
- Accel Members Financial Counseling
- Payroll Deduction/Direct Deposit
- Automated Payments
- Savings Bonds
- Money Orders
- Travelers' Checks
- Wire Transfers
- Certified Checks
- Notary
- Revocable Trust Accounts



Investment Services

You work hard and your money should too. ABCU can help you invest, plan for retirement or create an insurance portfolio that answers your unique goals. Our team of professional advisors can manage your investment portfolio, create a customized plan and implement strategies to reach your financial objectives.

Services include:

- Mutual Funds
- Tax-Favored Investments
- Tax-Deferred Fixed and Variable Annuities
- Life Insurance
- Retirement Planning
- Asset Allocation
- Portfolio Management
- Small Business Retirement Plans
- Long-Term Care Insurance
- Health Insurance

To find out more about our investment services, contact Wealth Management at (517) 321-6772.



Life Stages Clubs

Penny Pincher Youth Savings

ABCU is committed to helping educate our youth about the importance of saving money and managing finances. All members under the age of 18 are automatically enrolled in the Penny Pincher Youth Savings Club, which instills the value of saving now and helps youth develop healthy financial habits that will benefit them as they become young adults.

Prime Life Club

This package of money-saving services is designed specifically for ABCU members at least 60 years old who have direct deposit of Social Security or pension benefits to their ABCU account. Call or stop in at any of our offices to enroll; we'll provide you an identification card which offers the following additional services at no cost:

- Checks/share drafts
- Money orders
- Travelers checks
- Phone transfers
- Bank wire transfers
- Photocopy and FAX service
- Overdraft transfers
- Identity theft resolution services

We value our members and hope you will continue to rely on us for all your financial needs as your life continues to grow and change.



Eligible Groups

All General Motors employees working in Clinton, Eaton, Ingham and Ionia Counties

A & E Printer and Mailers, Inc.
Aardvark Mobile Home Service
Accent Leasing
Accident Fund
Adams Outdoor Advertising
Affordable Dentures, Lansing, P.C.
Aga Gas, Inc.
Alro-Universal Steel
American Educational Services
American Red Cross, Mid-Michigan Chapter
Anderson International Travel
Association for Child Development
Atlas Drug (L&L Food Center)
Atmosphere Annealing, Inc.
Barnes Aerospace/Barnes Group, Inc.
Bill Barr, Inc.
Block-Sloane, Inc.
Boy Scouts of America (Chief Okemos Council)
Bridgewater Interiors
Business Machines Company
CATA (Capital Area Trans. Authority)
Campbell Inc. Press Repair
Canteen Service Co.
Capital Area United Way, Inc.
Capital City International Trucks, Inc.
Capitol Cadillac Corporation
Carson City Hospital
Celink Loan Services
Century 21- Home Towne Realty
Clark Construction Co.
Clark Foundation Co.
Comcast
Corunna, City of (Employees)
Country Club of Lansing
Credit Bureau of Greater Lansing, Inc.
Crippen Auto Mall
D & C Storage Co., Inc.
D & K Truck Co.
Danford Floors Ltd.
Dart Container Corporation
Dart Energy
Dean Transportation, Inc.
Delta Charter Township
Delta Dental Plan of Michigan
Demmer Corp.
Democratic Party of Michigan
Denny's Auto Diagnosis
DeWitt Public Schools
East Lansing Health Care Center
Eaton, County of (Employees)
Eaton County Road Commission
Eckhart & Associates, Inc.
Efficiency Production, Inc.
Enprotech Mechanical Services, Inc.
Falsetta's Restaurant
Family Video
Farhat & Story, PC
Goodrich Shop Rite
Grand Ledge, City of (Employees)
GreenPath Debt Solutions
H & G Steel Fabrication
Lyle D. Hepfer & Co. CPA PC
Holt Products Co.
Inco Graphics
IRSA Vision Systems
Jiffy Lube (Lucor, Inc.)
John Henry Co.
L & L Food Centers
Lake County Road Commission
Lansing Lumber Company
Lansing Tool and Engineering
Legal Services of South Central MI
Lyman & Sheets Agency Inc
MACU Association Group
Maner, Costerisan & Ellis CPA PC
Marshall Music Co.
Martin Luther Holt Home



Medical Management Systems, Inc.
Michco
Michigan Community Action Agency
Michigan League for Human Services
Michigan Milk Producers Association
Michigan Soft Water
Midway Engravers
Midwest Bridge Co.
Millbrook Printing Co.
Molded Plastic Industries, Inc.
North Grand River Cooperative, Inc.
O'Briens Agency, Inc.
Padnos Iron & Metal
Paradise Motor Sales
Parker-Hannifin Corporation
Peckham, Inc.
Pennsylvania Auto Sales
Pollack Glass Company
Pratt-Whitney Auto Air
Production Tool Supply of Lansing
Purina Mills, Inc.
Quality Dairy Company
REO Transportation Museum (members)
RN Fink Manufacturing Co.
Roberts Sinto Corporation
Ryder Integrated Logistics, Inc.
Shiawassee Medical Care Facility
Sohn Linen Service
Sparrow Hospital / St. Lawrence
Spartan Motors Corporation
Spartan Printing
Spartan Roofing Company
Stamp-Rite, Inc.
Star Truck Sales
Starr Instrument Service
Stephen-Keyes & Associates, Inc.
Story Automotive Group.
Sundance Chevrolet, Inc.
Symmetry Medical - Jet
Tendercare, Cass City
Tendercare, Midland
Tendercare, South
Tendercare, West
The Pines Health Care Center
The Polack Corporation

Thomas A. Doyle P.C.
Tool Craft Corporation
Tri-County Office on Aging
UAW Local 724 members
UAW Local 2256 members
United Wholesale Grocery Company
Westlunds Apple Market
Whitehills Health Care Center
Windsor Steel





Lending a Hand

Auto Body Credit Union

Main Office

111 S. Waverly Road
Lansing, MI 48917

North Office

14049 Lindsey Lane
DeWitt, MI 48820

South Office

320 E. Jolly Rd.
Lansing, MI 48910

West Office

137 S. Marketplace Blvd.
Lansing, MI 48917

Phone: (517) 323-3644 or
(800) 323-0048

Email: member-service@autobodycu.org

www.autobodycu.org



NCUA—Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Equal Housing Lender—We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.