



Grand Opening Highlights Community's Generosity

When ABCU set out to celebrate the new north branch location, little did we know that we would become the focal point of an entire community's amazing generosity. On July 26, Auto Body challenged the DeWitt community to raise funds in support of the DeWitt Community Build & the Courter family. ABCU pledged to match dollar for dollar all donations made that day up to \$10,000.

In just four hours local residents rose to the challenge and surpassed it! By the time the grand opening was complete local donors had contributed over \$12,000, which when combined with the ABCU pledge amount put the Courter family \$22,000 closer to their goal of a barrier free home.



L to R: Margo Kleinfelt, CEO of Auto Body Credit Union; Cindy Reisig, Leadership Team Coordinator for the DeWitt Community Build, Larry Rademacher, President of the Board for ABCU and Ted & Julie Courter

The whole event was made possible with a simple suggestion from ABCU's vice president of Information Technology, James Paisley. As plans were being made for the grand opening, Paisley, a DeWitt resident, mentioned that his church and other groups were trying to raise funds to build the Courter family a new home that would accommodate the family of six and the father's wheel chair. He suggested that partnering with the community to Lend a Hand would be a perfect way to introduce the credit union. With such a phenomenal response, we can only say, "He was right."

Auto Body Credit Union is thrilled to have become a part of such a kind and caring community. We are equally excited to help the Courter family achieve the American Dream with a house that answers their unique needs.

Thanks to our new friends and neighbors in DeWitt, our grand opening couldn't have been a more remarkable and wonderful success.

Advantage Mortgages Help Stretch Your Dollars

The national news may be gloomy, but ABCU is ready to help you buy a new home or refinance your current home .

With our new ABCU Advantage loans, members can get a great loan rate and ABCU will pay \$500 of closing costs.

To find out more contact our mortgage experts, Jane Peterson or June Mosier at 517.323.0020.

A Message from Margo

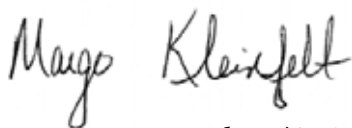
You can't turn on the television or open up a newspaper without reading doom and gloom stories about volatile stock markets and a housing crisis. Bank failures too have led everyone to be a bit nervous and concerned about their investments, their finances and their savings.

At ABCU, you can rest assured that we take your concerns very seriously.

You can be confident that your individual savings are insured up to \$100,000 by the National Credit Union Administration. Not only are your savings in a stable and secure institution, but they are protected too!

Everyone's investments are experiencing a significant fluctuation in this tumultuous market. We encourage you to evaluate your portfolio with our Wealth Management team, but also to stand firm and ride out this difficult time, allowing your investments to recover with the market. Short term changes shouldn't change your long term goals.

When it comes to housing, ABCU is still ready to be there for you. With a wider selection of mortgage products available, ABCU is ready to help you buy your first home, consolidate bills with a refinance or maybe even explore financing for your retirement home. Some organization may have pulled away from home loans, but we are still there to lend a hand.



President/CEO



Join Us for a Blood Drive

ABCU is once again connecting our members with an agency that needs their help. We will be holding a blood drive at our main office to assist the American Red Cross. Please join us in lending a hand.

EVENT: Blood Drive
DATE: Monday, October 13
TIME: 10:00 a.m. – 3:45 p.m.
LOCATION: Main Office
111 S. Waverly Rd., Lansing, MI

Donors must be 17 and older, at least 110 lbs and in good general health.

Call 1-800-GIVE LIFE to schedule a donation time.

Cha Ching, Cha Ching!

There is nothing quite as tiresome as counting all that loose change that you've allowed to pile up around your house. It can be boring and wastes valuable time. Auto Body Credit Union is happy to announce that we now have a coin counter machine available in the lobby of our West branch – located at 137 S. Marketplace Blvd., Lansing.

This machine offers a quick and easy way to deposit all loose change and avoid the hassle of wrapping coin. For a nominal fee of 2% per transaction, you can turn that change into cash (Note: Competitors machines charge a fee of 8% per transaction on average.)

Learning to save money for a child can be a difficult task. This is a vital skill that should be taught early on in life. One of the easiest ways for children to save money is to start with a piggy bank and a Penny Pincher Youth Savings account at ABCU. To help teach your child save we're offering Penny Pincher slotted coin buckets (Now available at all branches). Once the bucket is full, bring it to the coin sorter* and watch as your child's understanding of money grows. Not only do the coin buckets promote saving but the coin redemption process via the coin sorter can make the experience of saving money more fun.

Ask for a Penny Pincher Coin bucket today!

*the fee for this service is waived for all youth account holders.



Market Volatility

It can be difficult to stick with a plan when the market is fluctuating. Here are a few principals to help you in a volatile market:

1. Stay calm. Even though everyone around you may panic, don't let them distract you. If you have second thoughts, remember that you are in it for the long term and that your portfolio is designed to weather ups and downs.
2. Don't make quick changes. Although it may be tempting, it is not wise to make sudden changes in your investment mix during a market downturn. Moving your money around in a volatile market is rarely successful.
3. Stay diversified. A benefit of diversification is that when the market falls in one area, your other investments are structured to help offset the loss with their own gains.

If at any time you are uncomfortable with your portfolio please contact Wealth Management to arrange a consultation, 517.321.8324.

Plan for Life's Uncertainties

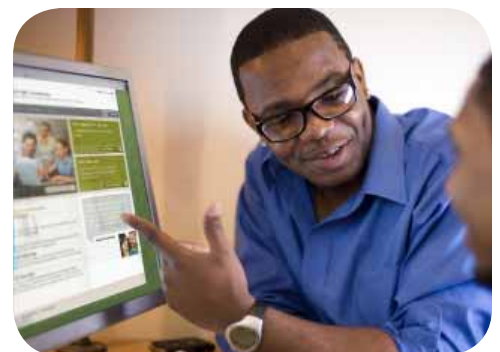
Auto Body Credit Union is pleased to tell you about a new partnership to benefit our members.

We've teamed up with MyCare Plan™ so you can easily and affordably prepare a last will, living trust, and financial and health care powers of attorney.

If you're like most people, you may not even have a last will—let alone realize that just a last will is not enough to protect you and your family. For example, what will happen if you become unable to make decisions about your health care, or your personal or business finances? Who will ensure that your loved ones are protected?

ABCU's partnership with MyCare™ Plan is designed to give you the peace of mind that comes from having a plan for life's uncertainties. The MyCare Plan includes everything you need in one affordable, easy-to-use package.

To find out more about this newest benefit of membership, visit www.autobodycu.org.



Lending a Hand

At ABCU we believe in Lending a Hand to our members and to our community. Employees participate in a variety of efforts all year to benefit community organizations and projects that need a hand. This past quarter we:

- Sponsored a child for the Special Olympics of Michigan
- Donated funds to the VFW Home for the Children's Bicycle Drive in conjunction with UAW Region 1-C Veterans Association
- Participated in a co-branded billboard campaign to help bring awareness to the following local organizations : R.E. Olds Transportation Museum, Capital Area Child and Family Services, Tri County Office on Aging and American Red Cross
- Employees participated in the annual Lansing Chapter of Credit Union Softball Tournament. Funds raised this year went to the Greater Lansing Food Bank.
- Donated and raised money for the Courter Family and the Dewitt Area Community Build.
- Sponsored the R. E. Olds Car Capital Celebration in downtown Lansing.
- Sponsored the Dewitt Community Build Idol Contest.
- Assisted Shaheen Chevrolet with their partnership with the Lansing Destination Development Foundation to raise money for the American Diabetes Foundation.

- Employees Volunteered their time to work at the picnics of Local 602 and the Ryder-Local 652.

- Hole Sponsorship for the following fundraising golf outings:

- o Capital Area Child & Family Services
- o Boy Scouts of America Chief Okemos Council
- o Local 652 Veterans Committee

- Sponsored the fireworks for Grand Ledge Chamber of Commerce Yankee Doodle Days

- Sponsored a Holt High School Junior representing the USA/State of Michigan at a Cross County Competition in Australia.

- Contributed to the Michigan Historical Center Foundation's Education Program Sponsorship.



Main Office
111 S. Waverly Road
Lansing, MI 48917

Additional Branches
Available Throughout
Mid-Michigan

Phone: (517) 323-3644 or (800) 323-0048 • Email: member-services@autobodycu.org • www.autobodycu.org