



New Financial Advisor

Ready to Help You

Given the concerns over the financial system and the economy over the past year, many of us may wonder if we have any investments left and whether they will return. While no one can predict the future, we can develop a plan to face it and soften the bumps in the road.

That's where our Wealth Management program comes in. ABCU provides you with free financial counseling via this program. Whether you need to talk about your current plan or begin a new plan for your retirement, our advisor is available to meet with you one on one.

That advisor will be a familiar face to many of you. His name is Kevin Mix and he will be your advisor in our Wealth Management program.

Kevin has over 14 years of experience in the financial services industry. He has knowledge in a wide array of financial services from wealth accumulation to estate planning strategies. Kevin has a special talent for translating complex financial issues into simple, understandable concepts and creating an action plan to meet your individual objectives.

Kevin has been married to his wife Linda for 19 years with whom he has 4 children. He has lived in the Grand Ledge area for the past 21 years where he is active in both his church and community activities.

So if you need a trusted advisor to take a look at your current plan or would like to start planning for retirement, Kevin will be available to help. If you see him at a branch, please stop and say, "Hi".

Kevin is available to meet with you for a scheduled appointment at any branch. Simply call 517.321.6772 or email wealthmanagement@autobodycu.org to review your retirement plan and investment options.



A Message from Margo

Summer is slipping away in our rear view mirror. Rakes are replacing mowers as we get ready for fall. But some things remain constant.

We continue to celebrate the 60 years we've been serving you, our members. You may have a new key chain or are enjoying a great rate on a loan or CD thanks to our 60th Anniversary promotion. These were just small tokens of our appreciation. They can't truly repay the trust and encouragement we have received from our nearly 26,000 members currently using ABCU.

Our commitment to helping you weather the economic crisis remains strong as well. From "Skip-a-Pay" to "Lending a Hand" loans, we've worked with you, our member, to stretch your funds through lay offs and other economic difficulties. We remain ready to continue this work with you to make the best out of tough times.

Another thing that remains certain with ABCU, is our continued commitment to finding new ways to benefit you. Whether you're in need of a health savings account, the piece of mind that GAP insurance provides with a car purchase or you're trying to simplify paying your bills we continue to explore ways to make things easier for you.

So as you get ready for tail gates, bon fires or deer camps, know that ABCU remains a stable and constant partner in your financial future.



President/CEO

Invest in Health

Invest in Future

A Health Savings Account (HSA) is an account designed to help those who are enrolled in a high deductible health plan save for future qualified health expenses with pre-tax money. This allows you more flexibility and control over your health care cost... you own the money and are responsible for the account. There are two types of HSAs; individual and family.

Some of the benefits of an HSA include:

- **Protection** – You will have an opportunity to save money to pay high or unexpected medical bills.



- **Affordability** – the advantage of high deductible health plans typically means lower premiums.

- **Savings** – Since individual contributions are tax deductible, not only will you have the ability to deduct your contributions but the tax deferrals of account earnings enable you to build your account.

- **Flexibility** – You decide when and how to use the funds. You can contribute at any time during the year. Any HSA funds left over at year end will roll over automatically. You will not be placed in a use it or lose it position each year.

- **Portability** – You own the account, so regardless of any job changes the account remains with you.

- **Convenience** – payroll deduction saves you time; HSA debit cards and checks are available for 24/7 access to your funds.

For further information stop by one of our offices and speak with a member service representative. Additional information may also be obtained by visiting www.irs.gov. Consult your tax professional for tax advice.



New Insurance Bridges the GAP

What happens if your brand new, “still has the paper floor mats” car is totaled in an accident, but your insurance only covers the current value? Or, what if your pride and joy motorcycle is stolen and you find out that its worth less than what you owe on your loan?

For many, that shocking realization comes at the worst time, after the incident. They find that their insurance policy pays out for current value, which has depreciated far faster than the value of the vehicle loan. This leaves

them in the difficult situation of making payments on something they no longer have.

That’s where ABCU’s GAP insurance steps in. If a member in either scenario had purchased GAP insurance at the time they took out the loan, the insurance would cover the difference between the vehicle’s value and the amount owed on the loan. The member wouldn’t have the stress of still owing thousands of dollars, while looking to replace the lost vehicle. In fact, if the member had GAP insurance and wanted to finance a new vehicle with ABCU they would not only receive the difference in value versus the loan, they would also receive an additional \$1,000 toward financing a replacement vehicle.

The next time you’re applying for a vehicle loan, be sure to ask the member services representative about how you can “bridge the GAP.”



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:

- Made a sponsorship donation to the Greater Lansing Food Bank's 2009 Empty Plate Dinner fundraiser.
- Sponsored the Car Capital Celebration fund raising event for the R.E. Olds transportation museum.
- Joined efforts in the 2009 Jingle Ball fundraiser, which raises money for the Michigan History Foundation.
- Employees volunteered their time and effort at the American Red Cross, Mid Michigan Food Bank and Capital Area Humane Society.
- Contributed \$500 to the City Rescue Mission of Lansing.



- Made a donation to Child and Family Services to purchase backpacks for kids in foster care.

Change of Terms

“Due to recent regulatory changes, we are changing the due dates for open end lines of credit to the 28th of each month. We will not consider your payment late if it is received within 21 days of the date on the postmark, regardless of payment due date printed on the statement.”

Calendar of Events

Thanksgiving

November 26 and 27
Office Closed

Christmas

December 24 and 25
Office Closed

New Year

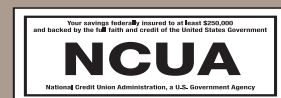
December 31 and
January 1
Office Closed



Main Office
111 S. Waverly Road
Lansing, MI 48917

Additional Branches
Available Throughout
Mid-Michigan

This credit union is
federally insured by the
National Credit Union
Administration.



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