



AUTO BODY CREDIT UNION



ABCU and You

Lending a Hand

SPRING 2009 NEWSLETTER

LOOKING TO BUY YOUR FIRST HOME? WE CAN HELP!

ABCU understands how important home ownership is to you. That is why we partner with Member First Mortgage to offer first time homebuyer loan programs with competitive interest rates and low down payments, which can turn your dreams of homeownership into reality. Our Mortgage Consultants will help you choose the home financing program that best meets your individual financing needs.

Mortgage Rates are Low-- There are some compelling reasons to consider making a home purchase now. First, interest rates on home mortgages are at historic lows. Secondly, in today's housing market where options are plentiful, the real risk may be in waiting. So don't delay! Now may be the right time for you to purchase the home of your dreams!

Get Pre-qualified--It is a very good idea to get pre-qualified for your mortgage loan. Getting pre-qualified can tell you approximately how much home you can afford to buy based on your credit, income, and assets. With pre-qualification, you will now know:

- Your approximate monthly house payment
- The price range of the home you can purchase
- How much down payment that you will need
- What your approximate closing costs will be
- What kind of loan program might be best for you



Pre-qualification makes the home buying process easier on everyone - the Realtor, the seller and you! You will have peace of mind knowing what you can truly afford. The Realtor will be able to show you the homes that best meet your financial needs and the sellers will know the offer is good because you already have approved financing. Most pre-qualifications can be done right over the phone. It's fast, it's easy and it's FREE.

Contact ABCU today to get the process started to owning your first home!



Save an Additional \$500 on Your Next GM Car Purchase and Get a Lower Rate

You've probably heard how credit union members can purchase GM vehicles at supplier pricing, but for the next two months you can save even more if you finance through ABCU.

Apply and close at any one of our branches and you'll receive an additional \$500 from GM and receive a reduction of .5% off of your qualifying interest rate!

Please join us in supporting our GM family and Invest in America!

A Message from Margo

While the credit union's mission is to serve its members, sometimes it's difficult to know if what we are doing is exactly what you, our members, need. That's why some of you have or will be contacted to participate in a phone survey. We ask that you please participate and help us to improve our products and services for you. Your feedback is important and key to making us better.

Recently, feedback of another sort assured us that we were keeping our members needs in mind and making

a difference in your lives. At the end of last year we looked at the local economy and made a decision to modify our usual "Skip-a-Pay" loan offer. Instead of limiting it to one month, we expanded the deferment to two months and forgave the \$25 fee. Over 1500 members took part in the deferment, convincing us that we had made the right decision at the right time to meet your needs. But nothing compares to the personal stories and thanks received from individual members who participated in the program. Their stories proved that, once again, your credit union can make a difference in your life.

The following is an excerpt from a member's letter of thanks:

"God Bless You People! You have no idea how perfect the timing was for your helping hand!

Thanks to you my step-kids will actually get a Christmas and I can get a pair of shoes that don't talk to me!! You Rock!!!"

As we celebrate 60 Years of service to you, our member, we will continue to look for ways to "Lend a Hand" and "Rock" in the coming months.

Thank you for allowing us to serve you.



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: May 8, 2009
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. Please call the ABCU call center, 517.323.3644, to schedule a donation time.



Don't Get Hooked by Phishing

Identity theft is one of the fastest growing crimes in the United States. One of the sinister techniques that thieves use to steal your identity is called phishing.

Phishing is a practice that online fraudsters use to "fish" for confidential passwords and financial data from the "sea" of Internet users using email. Phishing has two major components:

Spoofing--occurs when thieves create a near exact replica of an existing website.

Spamming--when you receive unsolicited email also known as junk email. A typical email will tell you that you need to update your account information for a financial institution account. The email contains a link that when "clicked" will take you to the spoofed web site where you are asked for some personal and financial information. Once you

enter in this information, the identity thief has access to it.

Phishing occurs when identity thieves use spoofing and spamming to lure you into providing personal and financial information on the Internet.

Steps You Can Take to Avoid Phishing:

- Delete unknown email messages; don't download attachments or click on links included in the email.
- Don't send personal or financial information via email.
- Make sure that you are on a secure, encrypted website before entering personal or financial information. A secure site is usually designated by the URL beginning with "https" where the "s" stands for secure. Also, look for the closed padlock at the bottom of the screen, which indicates secure.
- Use anti-virus software on your PC or laptop and keep it updated.
- Add a firewall to your computer especially if you use broadband service.

FREE Workshop Surviving a Layoff

Experiencing a layoff or unexpected change in employment during any point in your life can be a scary and emotional situation. While you might undergo a bit of turmoil for a while, there are steps you can take to help ensure a quick and manageable recovery.

Come and join us at the free workshop - Surviving a Layoff or Job Change. A financial professional will present a way to regroup, reevaluate and plan for the future.

This informative workshop will be held at Quality Suites Hotel on Thursday, April 23 from 6:30-8:00 p.m. Call 517-321-5137 to reserve your spot.

Refreshments will be served. Don't miss it!!

May is National Direct Deposit Month

Lots of people already use direct deposit to receive their tax refunds, social security, and many other things. So why not use it for your paycheck? It's secure, convenient, reliable and confidential. It's the smart way to get paid and best of all, it's free! Your money is available immediately. Eliminate the risk of stolen checks or identify theft. All you need is your account number and our routing number 272481952.

Ask your employer about Direct Deposit today.



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:

- Participated in the 2009 American Red Cross "Banks vs. Credit Unions" blood drive, with credit unions winning by a landslide.



- Held an employee raffle to raise money for the SIREN in Eaton County. Proceeds were used to purchase items that were donated to the shelter.
- Donated \$500 to the Big Brothers/Big Sisters organization. Employees paid to dress down each Friday to raise this money.



- Offer FREE tax filing resources on our website at www.autobodycu.org

THE MAGIC OF SAVING

AT THE CREDIT UNION

Credit Union Youth Week:

Hocus Pocus, The Magic of Saving!

Kids can be successful savers...save regularly, and "abracadabra" they'll reach their savings goals. Make saving at the credit union a habit and bring a little magic to your money.

Visit ABCU the week of April 19-25 and help us celebrate National Credit Union Youth Week. Stop by any branch with your child to open a savings account and they will receive a special gift. We'll show youth how small change deposited regularly can add up quickly--seems like magic.

Has your child or teen checked out the Googolplex link on our webpage? Googolplex is an age appropriate online credit union guide for student money makers who can have fun while getting a better understanding of finances.

Remember, credit union membership at ABCU is open to all your family members.

Calendar of Events

Good Friday

April 10, 2009
Office Closed

Annual Meeting

April 15, 2009
Main Office

Blood Drive

May 8, 2009
Main Office

Memorial Day

May 25, 2009
Office Closed

Independence Day

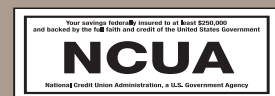
July 3 & 4, 2009
Office Closed



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.



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