



## Transfers and Payments

### Now Even Easier

Need to pay on your ABCU loan from an account at another institution? Or maybe transfer funds to your son or daughter at college?

Then our new ACH origination will make your life much easier.

Effective July 1, 2009, ABCU will offer the origination of debit and credit ACH transfers between ABCU and other financial institutions, which are participating members of the ACH Network. Available transactions are Direct Deposit and Direct Payment.

To allow for proper processing time, members need to turn in authorizations at least 3 business days in advance of the transaction date. Exceptions for "rush" processing are permitted with a \$10.00 fee. New authorizations must be received no later than 11:00 a.m. for next business day processing.

Payment Over the Phone: If you have inadvertently missed a loan payment and would like to pay it over the phone, you can now contact our call center and arrange an ACH transfer on the loan that day. Such payments will be charged a \$10.00 fee.

## You're in Business



As members explore new careers or consider turning their hobbies into a little extra income, ABCU has expanded its business services offerings.

In addition to savings and checking products, our business members can now get loans and lines of credit. Previously any loans had to go on a member's personal account. Now members have the ability to better separate their business and personal financial products. Another benefit to using ABCU for your business accounts is lower fees and higher transaction thresholds versus traditional banks. We encourage you to look at our Business Rate & Fee Schedule to compare.



This is just the beginning of the products and services we are exploring to help our business members succeed and do business better. If you have suggestions or ideas for products you need as a business owner, please email your suggestions to [business@autobodycu.org](mailto:business@autobodycu.org).



L to R: ABCU Branch Manager, Barb H. and member Carrie P.

### Trip to Ionia Earns iPod

Have you been to our Ionia branch?

Carrie P. of Lyons has.

Carrie travelled to our newest branch located at 428 W. Washington in Ionia and entered and won our iPod drawing. While there she met branch manager Barb, member services representative Lisa and teller Carol .

If you're in Ionia stop by; meet our team and find out how they can help you.



# A Message from Margo

Finally, summer has broken through our long winter and short spring to warm things up and transform everything to deep greens and vibrant colors. This summer seems extra special as it represents ABCU's 60th year of serving our members. It also reminds us of the great opportunities that each year brings to transform a dreary winter or rain soaked spring into something more.

At ABCU we too continue to evolve to deliver more, while providing that reassurance of stability and dependability.

One way we are changing is with business services. We now offer our members the opportunity to conduct their business finances with the same people they've trusted all these years with their personal finances.

We're also trying to find new ways to help members as they deal with difficult financial times. For those forced to consider changing jobs, our career transition loan provides an alternative to traditional student loans. Also our Lending a Hand loans offer relief for those facing economic difficulty.

Yes, we do keep changing, but we also remain constant and true to the belief that we are here to serve you and help you navigate life. We will find new ways to serve you, but will always hold tight to our sixty year heritage of serving mid-Michigan workers.

Enjoy your summer!

President/CEO



## of memories

After our first article on the 60th anniversary, David Tome, son of ABCU founder John Tome, kindly offered photos from the family's collection.



Will the real John Tome please stand up?

When David saw the photo on the far left in our original story, he was a bit surprised, since his father didn't typically wear a full beard.

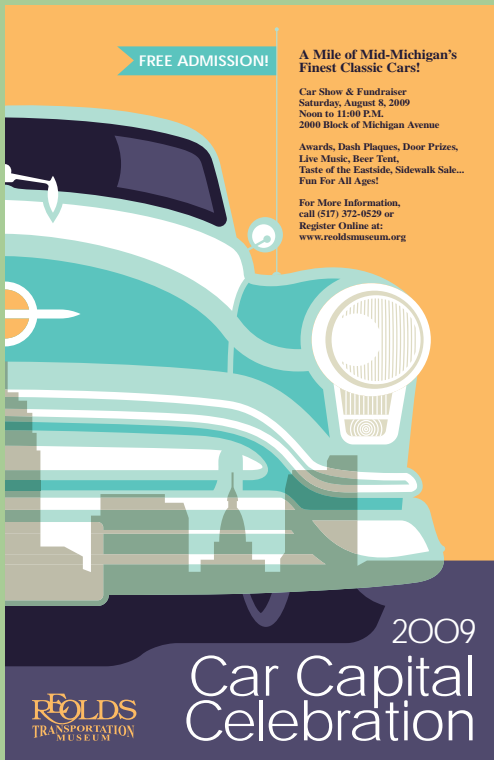
Come to find out, the beard was worn by many men in Lansing in celebration of its centennial. The photo on the right better depicts John.

Right: ABCU's first "employee" Sara Tome first conducted business from the phone in the family's dining room.

Below: The 1956 Officers at the ABCU annual meeting.



## ABCU to Sponsor Car Capital Celebration



Once again we are thrilled to be the title sponsor of Lansing's Car Capital Celebration.

On Saturday, August 8, thousands will crowd Michigan Avenue in downtown Lansing for this premier summer event. Vehicle enthusiasts will travel across the Midwest to display their cars

at the 17th annual classic car show organized by our friend and partner the R. E. Olds transportation museum. Several blocks will be closed to accommodate cars, spectators, a food court, beverage tent and entertainment stage. The fun starts at noon and continues past sunset.

Not only does this event provide entertainment for all who attend, but it also generates revenue for the R.E. Olds Transportation Museum.

What a perfect way to celebrate our regions automotive heritage. We hope you'll be a part of it.



At ABCU we pride ourselves on knowing you. It's our goal to greet you with a smile and a friendly hello every day.

Part of welcoming you to the ABCU family is getting to know you and ensuring that your financial information is safe and secure. You can help us protect your information by keeping us informed of any changes to your contact information.

Whether you have moved or simply have a new phone number, those details help us to send important information to you and reduce the likelihood that statements and other mailings will be delivered to the wrong individual.

In this age of identity theft, we need your help to better guard your information.

So, the next time you stop into a branch, be sure to let us know if you have had any changes in address, phone or email. We will be sure to greet you with a smile and a friendly hello.



## 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 a Credit Union dodge ball tournament to raise money for Child and Family Services Angel House
- Sponsored a lane for the Lansing Host Lions Club annual Bowling for Sight fund-raiser
- Partnered with Accel Members Financial Counseling to host a seminar on Surviving a Job Layoff
- Employees worked the check point for the walkers and organized children's games at the March of Dimes Walkathon
- Hosted a Blood Drive for the American Red Cross.
- Employees donated non-perishable items to a local food bank
- Sponsored the American Red Cross "Be Red Cross Ready" breakfast fund-raiser
- Coordinated and participated in the Lansing Chapter Area Credit Unions' annual golf outing to assist in raising thousands of dollars for this years recipient, Teen Court
- Sponsored the Fireworks display at Grand Ledge's Yankee Doodle Days

## Calendar of Events

### Independence Day

July 3 & 4, 2009

Office Closed

### Labor Day

September 7, 2009

Office Closed

### Member Appreciation Days

It is time again for our annual Member Appreciation Days. This is our way of thanking you for your loyalty and commitment over the past 60 years at ABCU. We invite all members to bring the kids and enjoy free hot dogs, popcorn and refreshments. Be sure to enter our prize drawings too! Stop by our office between 11:00 and 2:00 on the dates and locations shown below. We look forward to seeing you there.

Friday, July 31 – Ionia branch

Friday, August 7 - West branch

Friday, August 14 - North branch

Friday, August 21 – South branch

Friday, August 28 – Main branch



Main Office  
111 S. Waverly Road  
Lansing, MI 48917

Additional Branches  
Available Throughout  
Mid-Michigan

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