



AUTO BODY CREDIT UNION

# ABCU & You

## Lending a Hand

## SUMMER 2010 NEWSLETTER

### “Opt In” to Overdraft Protection

Due to new regulations regarding debit and ATM cards, members that want the peace of mind that goes with overdraft protection now must “Opt In” to an overdraft program.

Recently, we mailed a letter asking members to contact us to participate in overdraft protection. If a member does not contact ABCU to participate, then they are presumed to have “opted out” and their day to day debits will be rejected if funds are unavailable.

Members can easily “Opt In” to overdraft protection by simply contacting ABCU via phone, online banking or visiting a branch and choosing to “Opt In”. If a member chooses to “opt out” at some future date they can just as easily make that change via the same avenues.

A Couple Things to Consider...

- You’ve got a cart full of groceries for your family and you don’t have your checks on you. Would you want your debit card to work, even if you’re short just \$20?
- You made a subtraction error in your checking account and you thought you had the funds in the account to cover a debit transaction, but you didn’t. Would you like your debit card transaction to be approved?

If you answered “Yes” to either of the scenarios, then you should consider opting in to ABCU’s overdraft protection.



### ABCU to sponsor Classic Car Event!

Once again we are thrilled to be the title sponsor of Lansing’s Car Capital Celebration. On Saturday, August 14, thousands will crowd around the R.E. Olds Transportation Museum on Museum Dr. and Michigan Avenue in downtown Lansing. Car owners will display their cars at the 18th 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, live entertainment, river cruises and activities for kids. The fun starts at noon and continues past sunset. What a perfect way to celebrate our region’s automotive heritage. We hope you’ll be a part of it.

### A Message

#### from Margo

No one likes to think that he or she makes a mistake when it comes to monitoring and balancing a checking account. But the truth is sometimes mistakes do happen.

At ABCU we understand that sometimes, a simple error in arithmetic can lead to you overdrawing your account.

Historically, the credit union has tried to help smooth things out if there was an inadvertent overdraft on your account. Instead of rejecting the overdraft and hitting you with an NSF fee that is sure to be matched by a similar fee from whomever you made the payment to, we provide courtesy pay. We honor the draft and you only incur one fee for the transaction rather than two.

But due to new regulations, some folks who have grown accustomed to this service could encounter a rude surprise if they don’t remember to “Opt In”.

For those that don’t make mistakes, they won’t notice a change, but if you’ve ever inadvertently overdrawn your account, then it might be a good idea to “Opt In” to overdraft protection for your debit card.

## Lending a Hand: ABCU Gives Back

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:

- Hosted a Blood Drive for the American Red Cross
- Sponsored the Ionia County ISD Trailblazers team
- Employees donated non perishable items and money to a local food bank
- Participated in the Lansing Chapter Area Credit Unions' annual golf outing committee to raise thousands of dollars for this year's recipient, Sparrow Pediatric Program Fund
- Sponsored the Fireworks display at Grand Ledge's Yankee Doodle Days
- Donated \$500 to the Ronald McDonald House of Lansing
- Contributed to the Tri-County Office on Aging's annual golf outing
- Gold sponsor for the Mayor's 15th annual Drug Free Youth Golf Classic
- Employees worked at the March of Dimes Walk-a-Thon
- Donated \$500 to the Sparrow Pediatric Program Fund

## Holiday Closing

Labor Day • Monday, September 6

## Revised Saturday Operations

Beginning July 3, our DeWitt and West branches will be "drive-up service only" on Saturdays. Our lobbies at those branches will no longer be open on the weekends. There is no change to the hours of operation.

We apologize for any inconvenience, but encourage you to visit our South branch (320 E. Jolly Rd.) on Saturdays if you need to talk with a member service representative.



## Save with Invest in America

ABCU is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy.

Simply visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to learn how you can receive money saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, and DIRECTV.

To learn more about Invest in America and details on all the current discounts visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## Member Appreciation Days

It's that time again... for our Annual Member Appreciation days! We invite all members to bring the kids and enjoy hot dogs, popcorn and refreshments. Be sure and enter our prize drawing too! Stop by between 11:00 a.m. and 2:00 p.m.

- Friday, July 30 – Ionia branch
- Friday, August 6 - Marketplace branch
- Friday, August 13 - DeWitt branch
- Friday, August 20 – Jolly branch
- Friday, August 27 – Main branch



Main Office  
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Additional Branches  
Available Throughout  
Mid-Michigan

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