



Celebrating Home Ownership

For many of us, the single biggest purchase we'll ever make is a home. It often becomes not only where we live, but where our investment resides.



At ABCU we appreciate the trust and confidence that members have given us by allowing us to help them with this major purchase. We're proud to be a place they can go to pursue their dream of home ownership.

Which is why this year, we decided to say thank you in a different way. Over the holidays we delivered door mats to each member that received a mortgage from us in 2009.

What better way to celebrate their new home than with a welcome mat to greet their friends and family?

Thank you, once again, to those members that have allowed us to be part of their dream of owning a home. Thank you too, to all of you that allow us to be part of making your financial goals and dreams a reality each and every day.



61st Annual Meeting

Date: Wednesday

April 14, 2010

Time: 7:00 p.m.

Business Meeting

Place: Main Office

111 S. Waverly Rd.

Lansing, MI

The following members have been nominated for the two positions on the Board of Directors to be filled at our 2010 Annual Meeting:

Larry Rademacher

Mark Van Epps

Board nominating petitions will be available at the main office beginning January 27, 2010. Candidates and petition signers must be Auto Body Credit Union Members.

A Message from Margo

A reflection on 2009 –

This past year has been full of bad news when it comes to the economy, major banks in crisis; job losses soaring and the housing market crashing. While the news may be gloomy, be well assured that ABCU is not only weathering this economic storm, we're taking numerous proactive steps to make sure we're even stronger when it's over.

As you know, ABCU is a member owned, not-for-profit financial cooperative that invests in our members. We focus on offering convenient products and services to our members, while following prudent lending practices. ABCU is a seasoned lender and we continue to have funds available for loans of all types, including mortgages, at low, competitive rates.

We have been serving you, our members, for over 60 years, showing stability and longevity in the market place. We have a hardworking, dedicated

staff and our net worth ratio is a healthy 9.54%, a figure much higher than 7.00%, which is what the NCUA (our federal deposit insurance provider) defines as well capitalized.

When will we see a turn around? No one can say for sure. Some economists predict a likely shift in late 2010. In either case, renewed prosperity will reach each of us differently and at different times. What's truly important is that ABCU keep moving forward with programs that will help you in the short and long term.

As we look forward to 2010, I want to thank each of you for your commitment and trust to ABCU and allowing us to serve your financial needs.

On behalf of our Board of Directors, Supervisory Committee, management and staff, best wishes for a very prosperous 2010.

Sincerely,



President/CEO

Save on Sprint Wireless Service

Get a FREE Car Charger*

Now you can receive a FREE car charger* with the purchase of a phone and a new activation through Sprint.

Sprint Credit Union
Member Discount

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fee

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, call 877.SAVE.4.CU or visit www.SprintSave4CU.com.

*Offer valid from January 1, 2010 to January 31, 2010. Exclusively from Platinum Wireless, while supplies last. See Web site for details and restrictions.

Tax Refunds Faster with Direct Deposit

Want your refund faster?

Deposit it directly into your credit union account. It's a secure and convenient way to get your money.



Simply provide your tax preparer with your account number and our routing transit number 272481952. These numbers will uniquely identify the credit union and your account within the direct deposit system.

Word of caution... Make sure you have the correct nine digit routing number and your account number when selecting direct deposit. The slightest mistake can have consequences. Once the IRS has deposited a refund into

an account designated by taxpayer, the service cannot be recalled. The matter is between you and the financial institution.

Looking for an ATM?

The Answer Is in the Palm of Your Hand!

Send a text to MYCOOP (692667) from any mobile phone. In the body of the text, enter an address, including city, state and zip. In about 30 seconds you will receive a reply with the Co-op network surcharge free ATM that is nearest to that location. If you want more locations reply MORE and additional locations will be sent to you.

Unprecedented Opportunity for Retirement Savings in 2010

If you have funds in an individual retirement account (IRA), now is a good time to meet with your financial professional and discuss whether a Roth IRA conversion is right for you. Through the end of 2009, only taxpayers who have modified adjusted gross income (MAGI) less than \$100,000 are eligible to convert their traditional IRAs and qualified retirement plans to Roth IRAs. However, beginning in 2010, those restrictions are being eliminated so that all taxpayers no matter what their MAGI, will be eligible for Roth IRA conversions!

To start evaluating if a Roth IRA conversion is right for you, contact your Auto Body Credit Union Financial Adviser to meet and discuss your specific circumstances. He is available at all branches for free private consultations!



Kevin Mix,

*Wealth Management
Adviser*

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:

- Donated a toy box full of family fun for the Silent Auction at the Jingle Bell gala fundraiser for the Michigan Historical Foundation
- Contributed \$1000 to the Old Newsboys to

purchase shoes and boots for the needy.

- Sponsored the Oldsmobile Outdoor Club Winterfest.
- Helped support the Local 602 retiree's annual picnic in Florida, the 602 Veterans Golf Outing and the UAW Region 1-C Labor Day event.
- A very large collection of food was donated, a financial contribution was made and employees volunteered their time at the Mid Michigan Food Bank.

ABCU Staff Delivering Food to the Mid-Michigan Food Bank



Holiday Closings

Martin Luther

King Jr. Day

Monday, January 18

Presidents Day

Monday, February 15

Good Friday

Friday, April 2

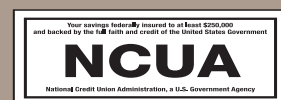
- Christmas gifts were purchased for over 90 teenagers in foster care through Child and Family Services.
- Made a contribution to the Vision Continues Campaign at the Carson City Hospital.
- Donated money to the Tri County Office on Aging Meals on Wheels program which provides meals to our elderly.
- Employees volunteered their time at the Siren Shelter fundraiser and the American Legion.



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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