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500,000 GM Vehicles Sold Under 'Invest in America'

by Jim Stickford

Michigan's credit unions have been a steady and dependable source of finance for those wishing to purchase a car, even in times of economic downturn.

One of the ways they've been able to demonstrate their ability to help members is through a special "Invest in America" program.

The Michigan Credit Union League's (MCUL) "Invest in America" program offers special savings on products and services, in this case GM vehicles, that are offered by partnering U.S. companies. The program was launched in 2008 and is administered by CU Solutions Group, an affiliate of the MCUL.

GM's participation in the program has resulted in 500,000 vehicle sales over the past four years. They recently celebrated this at a special ceremony at Genisys Credit Union headquarters in Auburn Hills.

David Adams, MCUL & Affiliates CEO, said he has been involved with the program since its beginning.

"Our subsidiary CU Solutions has entered into contracts with several U.S. companies such as GM, Spring and Liberty Mutual,"

Adams said. "We even have a product called 'Shop America' which gives discounts on thousands of products that can be purchased online. People can check out 'lovemycreditunion.org' to learn more."

The idea, Adams said, is to help give credit union customers service and options while also helping U.S. companies.

Among the services included, Adams said, is a special program that allows credit unions to purchase a GM car at a special rate.

And credit unions, Adams said, have stayed in auto financing despite bad economic times, giving their members access to credit. That is something that many people in the last few years have really needed.

"There's no question that large banks were hurt by the mortgage crisis," Adams said. "That affected their ability to provide credit for car loans. In addition, captive finance companies like GMAC - now Ally Financial - were also hurt because they were dependent on the bond market for their financing. So when the bond market tightened a few years ago, other lenders such as credit unions had to step in."

Adams said MCUL's program came along at the perfect time to



Teri Wollmar, left, and Genisys President and CEO Jackie Buchanan

help consumers. Under CU Solutions, they created a membership enhancement division that provides credit unions with marketing materials and Web re-

sources so that credit unions can promote the program.

"There are about 7,000 credit

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5 Chrysler Vehicles On 'Best Buy' List

by Jennifer Knightstep

Each year, *Consumer Guide Automotive* editors carefully scrutinize dozens of vehicles from all major models in 19 vehicle categories, looking for those vehicles that represent the perfect balance of key attributes and value in each class.

This year, five Chrysler Group vehicles can boast a spot on the 2013 "Best Buy" list.

The five "Best Buy" vehicles are the Chrysler Town & Country, Ram 1500, Dodge Durango, Dodge Grand Caravan and Dodge Journey.

Consumer Guide Automotive has presented the list every year since 1967. Previously, top vehicles were divided into two categories - The Consumer Guide Automotive Best Buy and Recommended winners - but this year, for the first time, editors decided to eliminate the Recommended accolade and raise the criteria for earning a Best Buy classification.

The result is a shorter and more prestigious list, and more bragging rights for the five Chrysler vehicles selected as "Best Buys."

"We are honored to have five of our vehicles, including three

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TRW Unveils New Smaller, Lighter Airbag Inflator at Int'l Symposium

TRW Automotive Holdings Corp. unveiled its latest inflator technology recently at the 11th International Airbag 2012 Symposium in Europe.

The Livonia-based, Tier I global automotive supplier took the opportunity to showcase its new DI10.1G45 inflator, which is a further refinement of the DI10 family and is TRW's lightest and smallest inflator to date.

The device has been specially developed for "micro" airbag modules and is slated to start production in early 2014 at the TRW facility in Aschau, Germany, in support of a major European business award.

In addition to its smaller size, the new inflator is significantly lighter than its predecessors.

"As the industry continues to place increasing focus on the environment, the importance of reducing vehicle weight is paramount," said Dr. Achim Hofmann, senior manager of core engineering, Inflators.

"The DI10.1G45 product offers a weight reduction of approximately 25 percent over previous generation technology, as well as overall smaller dimensions."

"With its smaller size, the inflator is suitable for driver airbags, which need to be packaged into smaller and more compact driver airbag modules within the steering wheel."

TRW's DI10.1G45 airbag inflator output can be adapted according to restraint system requirements.

Although it uses standard-grade materials for the housing and weld joint technology, package size has been further reduced.

"As a leader in the airbag field,



TRW airbag inflator

TRW has been able to help satisfy stringent customer and industry regulatory requirements while halving the weight of its airbag modules in recent years - now among the lightest on the market - in addition to minimizing product size and packaging," Hoffmann said.

"The integration of the inflator into the cushion, combined with new inflation technologies, bag and housing concepts and materials, have enabled us to achieve this significant weight reduction over the previous few years."

This latest smaller, lighter airbag inflator is another innovation TRW has come up with over 30 years of developing and manufacturing airbag modules.

The new inflator joins other breakthroughs, say TRW officials, such as its roof airbag system; adaptive frontal airbag technology; first-to-market compact low-mounted knee airbag module; and a head protection system for convertible vehicles.

Hofmann concluded, "With a wealth of experience and success within our Occupant Safety Systems business, TRW is well positioned to further develop and enhance its airbag technologies."

Cruze's Air Bag Uses Low-Output Inflator

The 2013 Chevrolet Cruze has introduced an industry-first driver-side air bag that uses a flexible venting technology.

The National Highway Traffic Safety Administration recently tested the 2013 Cruze with the new air bag technology under its New Car Assessment Program, and the Cruze received NHTSA's maximum 5-Star Overall Vehicle Score, the same rating it received in 2011 and 2012 when the small car used a dual-stage air bag system.

Unlike more complex dual-stage air bags that use one inflator for low-speed crashes and another for high-speed crashes, say Chevy officials, the Cruze's new single-stage "smart air bag" uses one lower output inflator to manage both low-speed and high-speed crash forces.

The more compact, lighter weight system's flexible vent, say Chevy officials, reduces the risk of inflation-induced injury by allowing the driver's forward momentum to effectively push the air out and away.

GM testing shows the single-stage driver air bag provides excellent cushioning for drivers of varied sizes in both low-speed and high-speed crash events.

"This new air bag technology is a smart way to manage crash forces, and is an integral part of Cruze's continued success in safety testing," said Gay Kent, GM general director of vehicle safety and crashworthiness.

"The latest safety rating reflects the confidence we have in its new and carry-over safety technologies and overall crashworthiness."

Cruze's flexible venting driver air bag is the second new air bag technology General Motors has announced for 2013.

The new Chevrolet Traverse crossover helped introduce the industry's first front center air bag, an inflatable restraint designed to help protect drivers and front passengers in far-side impact crashes where the affected occupant is on the opposite, non-struck side of the vehicle.

GM and safety restraint supplier Takata co-developed the flexible venting driver-side air bag and the front center air bag.

The 2013 Cruze continues to offer more standard safety features than many vehicles in its class, Chevy officials say, and represents Chevrolet's commitment to continuous safety - before, during and after a crash.

Standard features include Sta-

biliTrak electronic stability control, Panic Brake Assist and Enhanced Smart Pedal/Brake Override.

When it was introduced, the Cruze was the first car in its class with 10 standard air bags, including front knee air bags - a segment first.

OnStar safety and security is standard for six months as part of the Directions and Connections package.

The 2013 Cruze also maintains the highest-possible ratings of "Good" in front, side, rear and rollover crash protection tests by the Insurance Institute for Highway Safety, which recognized Cruze as a 2011 and 2012 Top Safety Pick.

Ally Exits Liquidity Guarantee Program; Repays All Federal Government Loans

DETROIT (AP) - Ally Financial, Inc. has repaid \$4.5 billion of debt owed to the government after it helped bail the company out during the 2008 banking industry meltdown.

Ally, which used to be called GMAC Financial Services, was the financial arm of automaker General Motors until GM sold its controlling stake in Ally in 2006.

The government first invested in Ally in 2008, with the Treasury Department eventually gaining a 74 percent equity stake in Ally in December 2010.

With the repayment, Ally Financial said Wednesday that it has exited the Temporary Liquidity Guarantee Program of the Federal Deposit Insurance Corp. In October it repaid \$2.9 billion of debt under the program.

Aside from the assistance Ally received under the TLGP, the De-

troit company also received a \$17.2 billion government bailout. So far Ally has repaid \$5.8 billion of that by selling off assets.

Last month Ally sold its operations in Europe, China and Latin American for \$4.25 billion to General Motors. In October Ally sold its Canadian operations to the Royal Bank of Canada for \$4.1 billion and a Mexican insurance business for \$865 million.

Senior Technical Help

The Auburn Hills Senior Center Electronic Link group meets at 3 p.m. at the Community Center on Thursday, Jan. 10, to answer questions that adults 55 and older might have about their tech equipment.

Participants are encouraged to bring their gear so others can understand the issues.