

summer  
2011

Celebrating **60** Years

# ALABAMA ONE

NEWSLETTER

## Credit Union

### Alabama One TLC providing aid to those affected by the storms



Recovery. There's more to it than salvaging valuables from a flattened building. Because even after the debris has been removed, there are lives that have been damaged and need repair. And the materials needed to do this aren't made of brick and mortar, wood and concrete, but paper and compassion.

Those affected by the April storms face an almost overwhelming task

as they attempt to rebuild their lives. For even as their homes are rebuilt, their very lives must be reconstructed as well. Having lost even the basics such as a Social Security card, many are just now beginning to understand the daunting task ahead.

That's where we come in. Alabama One is more than a credit union. We are friends and neighbors, family and fellow citizens to all those suffering from the recent tornadoes. And whether you

are a member or not, we remain committed to help.

Our Alabama One TLC Program is designed to help anyone in the Tuscaloosa area 26874 affected by the storms. Members and non-members alike, we will sit down and help them take the first painful steps toward rebuilding their lives by:

- Helping replace lost Social Security cards

*Continued on page 3*



## News Briefs

### Holiday Closings

Monday, September 5, 2011 for Labor Day

### Win \$20 In CASH!

Find your account number hidden somewhere in the Newsletter and you're \$20 richer. Call Traci at (205) 759-1595, ext. 120 if you find your account number.

## Hours of Operation

### Main Office:

Monday - Friday  
8 a.m. - 5 p.m.  
(drive-thru open until  
6 p.m. on Friday)

### BF Goodrich:

Monday - Friday  
7 a.m. - 4 p.m.

### Pickens County:

Monday - Friday  
7:30 a.m. - 4:15 p.m.

### All Other

**Locations:**  
Monday - Friday  
8:30 a.m. - 5:15 p.m.

## CEO's Corner



John Dee Carruth  
Manager and CEO

The extreme weather of April 27th changed the face of Tuscaloosa. No other event in most people's memory has been as devastating. We lost our brother and sister businesses, the neighborhoods and individual family homes and, most importantly, the lives of loved ones. There really are no words.

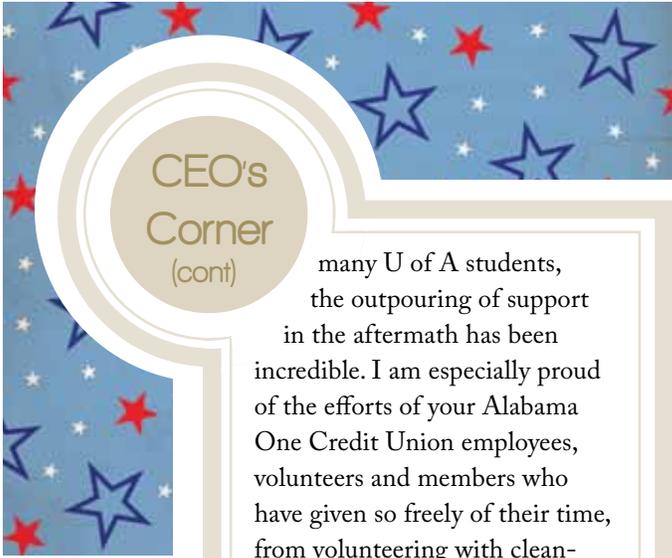
I remember the first time I drove down 15th Street at night when the road was clear. Instead of the warm light of homes and businesses that have been a part of our lives for years, there was just the empty darkness between stoplights. I honestly couldn't believe where I was. It was a sad reminder of what was taken from our great city.

Through this trial, we've seen the real strength of Tuscaloosa shine again. From local churches to the

Alabama One Credit Union

Phone: 205.759.1595 or 800.225.0110 | TellerLine®: Tuscaloosa 205.752.1777 or outside Tuscaloosa 800.478.1025 | [www.alabamaone.org](http://www.alabamaone.org)





## CEO's Corner (cont)



many U of A students, the outpouring of support in the aftermath has been incredible. I am especially proud of the efforts of your Alabama One Credit Union employees, volunteers and members who have given so freely of their time, from volunteering with clean-up, to providing support and supplies, to an End-of-School party for children of displaced families.

During this time of rebuilding and renewal, we will continue to lend our strength to Tuscaloosa. We want you to know that through all of the difficulty that you and your families may have experienced since late April, there will be one thing that you can always count on. Your Alabama One Credit Union is here for you. Not only have we stayed strong and stable in these uncertain financial times, we will continue to be a beacon for your financial strength and a strong supporter of the Tuscaloosa community.

**John Dee Carruth**  
Manager and CEO

## Change in Terms NOTICE

The Dodd-Frank Act contains a provision amending the Expedited Funds Availability Act (Regulation CC) that, effective July 21, 2011, requires financial institutions to make \$200.00 available for withdrawal on the business day after a deposit. Financial institutions currently must make \$100.00 available on the business day after a deposit.



## Scholarship Recipient

Member Sara Elisabeth Winters is the latest Scholarship recipient of the Alabama One Credit Union Volunteers Scholarship at Shelton State Community College. Sara recently graduated from Northside High School. She is the daughter of Joey and Barbara Winters and is an active member of Sand Springs United Methodist Church where she enjoys teaching the Pre-K – 3rd grade Sunday School Class. She is currently enrolled in the Elementary Education Program at Shelton State and plans to complete her degree at Mississippi University for Women. Sara aspires to be superintendent of a school system one day.



Scholarship recipient  
Sara Elisabeth Winters

## Adopt-A-School News

Although it is summer and the students are taking a break from school, your Credit Union is still hard at work preparing for the 2011-12 school year with our Adopt-A-School partner Northport Elementary School. Thanks to the employees of your Credit Union and to the staff of Northport Elementary who worked so hard to help us achieve 85963 VIP (Very Involved Partnership) status for the 2010-11 school year. We look forward to the upcoming school year and the continued opportunity to enrich the lives of children in our community.

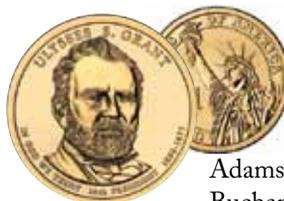


## Operation Credit Union Christmas Update

Most have not thought about Christmas yet, but it is closer than you think. Santa and the elves are in full preparation for the 2011 season. Donation boxes for spare change are available at all branch locations with drive-thru boxes now available at the Main Office, Northport, Taylorville and Skyland Branches. Help make a "Christmas to Remember" for hundreds of children.



## Presidential \$1 Coin Program



The new Ulysses S. Grant Presidential Dollar Coin is now available at your Credit Union. It is the 18th coin in the series. Previously released coins include our first 17 presidents from George Washington, John Adams, Thomas Jefferson, James Madison, to James Buchanan, Abraham Lincoln, and Andrew Johnson.

In addition, you can purchase display cases or collection folders for \$3.50 each. All proceeds from the sale of these items go to support Operation Credit Union Christmas. The next coin will honor President Rutherford B. Hayes and will be released in August 2011. Be sure to take advantage of this opportunity to collect a piece of history.

# Alabama One TLC

(continued from page 1)

- Completing FEMA paperwork
- Obtaining VA benefits
- Finding aid
- And so much more.

Most importantly, this service is free. It's our way of giving back to the community. And if we didn't lend a hand during times like these, 472 what kind of neighbor would we be?

So if you or someone you know was affected by the recent storms and need assistance, call Alabama One today at 342-0118 or 342-0120 to set-up an appointment and receive the TLC you deserve.

At Alabama One, we are committed to serving the needs of our community.



**FIND YOUR BALANCE.  
AT HOME.** With Home Branch, transferring funds is as easy as moving a mouse and clicking a button. Just drop by your nearest Credit Union branch, and sign up today. It's quick, it's easy, and it's a great way to manage your money.

## Need a Will?

You may be asking "Should I have a will?" or "Do I need a will?" Alabama One Credit Union has planned a time to get the answers you need.

A will is the only way of insuring that your wishes regarding the disposition of your property are correctly met. It can relieve some of the burdens placed on your heirs by the probate court. A will can save your estate money since many costs associated with an estate may be waived in the will. It also allows you to pick who will oversee your estate.

On **Tuesday, July 26th**, your Credit Union will have one of its attorneys available for you to discuss will preparation and answer any questions you may have. He will be at the Main Office to conduct individual interviews. If you are interested in having a will prepared or just have a general question about wills, please call the Credit Union at (205) 759-1595 to schedule an appointment.

Member  
Financial  
Services

## The Challenges of a Lengthy Retirement

*A Message from the MEMBERS Financial Services.*

Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

### Outliving Your Money

For someone who retires at 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but...not a very big check. Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

### Funding Good Health Care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

### Caring for Yourself

Another factor in living to a ripe old age is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

### Opportunities and Challenges

While we all hope for long and healthy "golden years", it is important to realize that our increased longevity presents a new set of challenges. To make sure you are prepared for both the opportunities and challenges

of a long retirement, work with a financial advisor who understands the full impact.

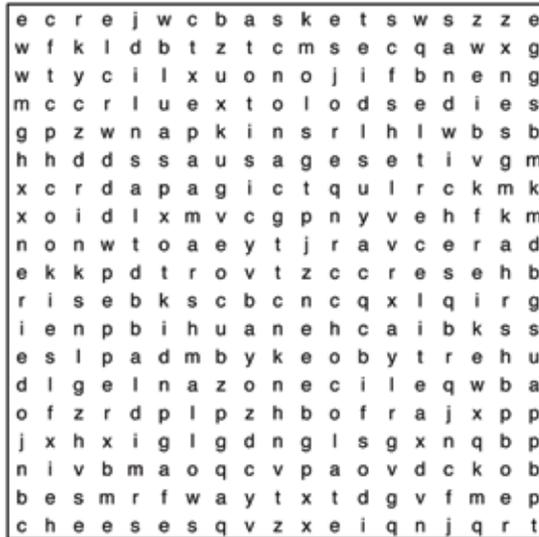
*Larry Zigli is a Financial Advisor with MEMBERS Financial Services located at Alabama One Credit Union. If you have any questions, contact Larry Zigli at (205) 507-0032.*

*Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRNSIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, 100117439 may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.*



## Picnic Word Search

- |           |              |
|-----------|--------------|
| drinks    | blanket      |
| cake      | marshmallows |
| pepper    | sausages     |
| chocolate | basket       |
| napkins   | eggs         |
| cookies   | cooler       |



## From the Archives



## U.S. State Capitals

### Across

2. Capital of Wisconsin
4. Capital of Utah
7. Capital of Tennessee
8. Capital of South Dakota
9. Capital of Wyoming
10. Capital of Virginia

### Down

1. Capital of Texas
3. Capital of Washington
5. Capital of West Virginia
6. Capital of Vermont



Your  
Credit  
Union

### LOCATIONS

#### Main Office

1215 Veterans Memorial Parkway  
Tuscaloosa, AL 35404

#### BF Goodrich

4520 21st Street  
Tuscaloosa, AL 35401

#### Northport

1501 McFarland Blvd.  
Northport, AL 35476

#### Hwy 43

4750 Rose Blvd.  
Northport, AL 35475

#### Taylorville

6822 Highway 69 South  
Tuscaloosa, AL 35405

#### Pickens County

194 Reform Street  
Carrollton, AL 35447

#### Skyland

3700 Skyland Blvd., East  
Tuscaloosa, AL 35405

#### Commons North

4605 Rice Mine Road, N.E.  
Tuscaloosa, AL 35406

#### Jack Warner Parkway

1000 Jack Warner Parkway, N.E.  
Tuscaloosa, AL 35404

#### Mount Vernon

945 Coy Smith Highway  
Mt. Vernon, AL 36560

#### Home Branch

Your Credit Union's Home  
Branch is always available at  
alabamaone.org

### BOARD OF DIRECTORS

William G. Roberts	<i>President / Chairman</i>
Edwin D. Harrell	<i>Vice President</i>
Darlene Wallace	<i>Secretary</i>
Richard Powell	<i>Treasurer</i>

Larry Sexton	<i>Director</i>
A.D. Sanders	<i>Director</i>
Flora Gay	<i>Director</i>

### Supervisory Committee

Mike Carr	<i>Chairman</i>
Evelyn G. Pelt	<i>Secretary</i>
Martha Fincher	

*Sixty years later, we still make the most cents.*

Your Credit Union participates in shared branching thru CU Service Centers (CUSC, Inc.). We provide members access to their accounts nationwide. To find a location, call 1-800-919-2872 or visit [www.cuservicecenter.com](http://www.cuservicecenter.com)