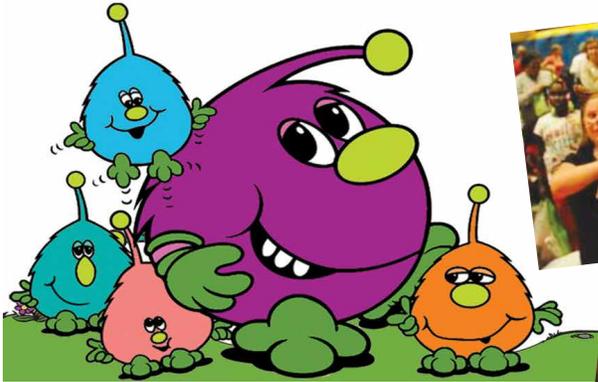


ALABAMA ONE

Credit Union

FALL 2014



MOOLA MOOLA 9TH ANNUAL FALL FESTIVAL

Now is a great time to become a member of the Moola Moola Savings Club. This month, all children enrolled in the Savings Club will receive a special invitation to Moola Moola's big birthday blowout, and we want you to join us for all the fun!

Our 9th annual Moola Moola Fall Festival is scheduled for Tuesday, October 28th at the Bryant Conference Center from 6:30 to 8:30 p.m. This year's festival features past favorites such as games, prizes, face painting, and costume contests, as well as refreshments and so much more. You can even have your photograph taken with Moola – you, in your awesome costume, standing beside our favorite monster, Moola Moola. How cool is that! So make plans now to dress up in your best Halloween costume, and join Moola on October 28th for a special night of fun. Remember – a personalized invitation will be mailed to all 2861 Moola Moola Club members, and

the invitation is your ticket to Moola's big event. If your child is not a member of the Moola Moola Club, please stop by any of our convenient branch locations today and join. It's simple, and it's easy. And the best part is ... as a member, your child will learn the value of saving money, while earning some exciting rewards.

**Hope to see you
at the Moola
Moola Fall
Festival!**



CEO's Corner



John Dee Carruth
Manager and CEO

The beginning of October marks noticeable changes in our day-to-day activities and experiences. With the cooler days we are outside more; as the leaves drop the ambient sounds of football and band practice carry a bit further; and we begin

to plan for the change in seasons. At Alabama One, October marks a season for increased activities too. Operation Credit Union Christmas begins its preparations in earnest; our participation with our Adopt-A-School partner Northport

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News Briefs:

Holiday Closings

- Monday, October 13th for Columbus Day.
- Tuesday, November 11th for Veterans Day.
- Thursday and Friday, November 27th and 28th for Thanksgiving Holidays.
- Wednesday and Thursday, December 24th and 25th for Christmas Holidays.
- Wednesday and Thursday, December 31st and January 1st for New Year's Holidays.

This Issue:

- Moola Moola 9th Annual Fall Festival
- CEO's Corner
- Adopt-A-School Update
- Operation Credit Union Christmas
- St. Jude Fundraiser
- Breast Cancer Awareness Week
- ONE Drive, ONE Cause
- ONE Sweet Deal
- \$2000 Insurance Benefit for Members
- International Credit Union Day
- Are your Children Financially Literate
- Autumn Word Search
- From the Archives
- Your Credit Union



The **ONE** you turn to.

CEO's Corner con't.

Elementary swings into full mode; big plans are underway for Moola Moola's Fall Festival; and your Credit Union kicks off its ONE Sweet Deal promotion.

All this is exciting to us because it gives our Credit Union the opportunity to serve members and the community in a meaningful way and the opportunity to bring value to your Credit Union membership. As a member-owned organization, your Credit Union strives always to provide the best services possible. Nationally, credit unions continue to be a smart financial choice; and Alabama One's ONE Sweet Deal promotion with rates as low as 1.75% and No payment for 90 days is one powerful way to realize that value. We know that the last quarter brings competitive end-of-the-year rates, and our ONE Sweet Deal promotion is there to make it easier for you to take advantage of a good deal. So if you've ever dreamed about taking your own camper to the mountains to see the fall foliage, exploring the woods on your new ATV, or even trading in your car for a newer, better model, now is the time to do just that. So visit any one of our convenient branch locations or visit us online at alabamaone.org to learn more.

We truly appreciate YOU as a member/owner and what your support has helped us achieve together.

John Dee Carruth
Manager and CEO

The **ONE** you turn to.



Breast Cancer Awareness Week

Breast Cancer Awareness week will be October 14th – October 17th. Donations

will be accepted at all Credit Union branch locations for our local chapter of the American Cancer Society. Employees will be dressed in pink on Wednesday, October 15th in support of Breast Cancer Awareness. So join us in support of Breast Cancer Awareness by donating at any branch location.

Adopt-A-School Update



Kicking off another great Adopt-a-School year.

August marked the 7th year that your Credit Union has served as the Adopt-A-School partner for Northport Elementary School. To kickoff the school year, the Credit Union provided lunch for the teachers and staff members. We are excited about the 2014-15 school year and plan to

continue some favorite past traditions such as the quarterly birthday bash for students, Kudos Kids, which recognizes students for improving their scholastic performance, and the drive-thru barbecue dinner. Your Credit Union also sponsored a team for the Annual Adopt-A-School Golf Tournament, which was held September 11th at the Ol' Colony Golf Complex in Tuscaloosa. Look for updates in the Newsletter throughout 85423 the year concerning your Credit Union's continued involvement with its Adopt-A-School partner.



2014 Adopt-A-School Golf Team members

Operation Credit Union Christmas



Just a few short weeks before the holiday season is upon us and our Operation Credit Union

Christmas (OPCUH) elves are busily preparing for the 2014 Christmas season. Every time you purchase a t-shirt, candy or make a small donation at a branch, you are helping to make a "Christmas to Remember" for children in our communities. Look for donation

100752 boxes at all branch locations with drive-thru boxes at the Main Office, Northport, Taylorville and Skyland branches.

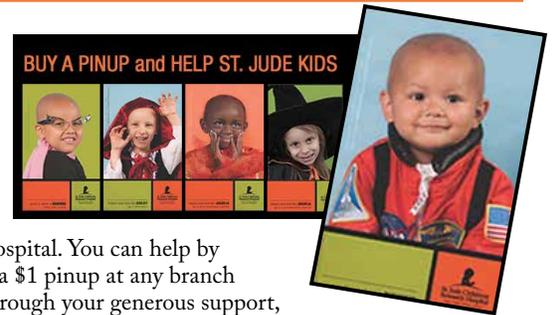


Some of Santa's elves getting presents ready for last year's recipients of OPCUCH.

St. Jude Fundraiser

Throughout the month of October, you'll see pinups, pictures of super-cute kids in their Halloween costumes, donning the walls of your Credit Union branches. Your Credit Union and its employees are participating in the "Halloween Pinups for St. Jude Kids,"

a fundraiser for St. Jude Children's Research Hospital. You can help by purchasing a \$1 pinup at any branch location. Through your generous support, families never receive a bill from St. Jude for treatment, travel or food. Every dollar makes a difference and enables families to focus their attention on their children and the healing process. So join us today in support of St. Jude Children's Research Hospital.



Skyland East 2013 Winner

ONE Drive, ONE Cause

Hospice is a concept of offering care for patients and families facing a life threatening illness. Through donations and volunteers, these services are possible. Volunteers are the backbone of Hospice, and our Credit Union is pleased to contribute our assistance and collect various non-perishable food items for continued services at Hospice of West Alabama. With your help, individuals in our community can enjoy these items, while spending quality time with friends and family. To help, drop any non-perishable food items by our Main Office, Northport, BF Goodrich, Skyland East, or Taylorville branch **Monday, October 6th – Monday, October 20th**. Thank you for helping support your local community through our ONE Drive, ONE Cause campaign.



\$2,000 Insurance Benefit for Members



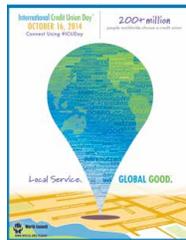
Alabama One has partnered with Affinion Benefits Group and Minnesota Life to offer a \$2,000 complimentary insurance benefit to our members aimed at improving peace of mind for you and your family and as a thank you for being a member of your Credit Union. The product is an accidental death and dismemberment policy (AD&D) that pays the benefit to your designated beneficiary in the event

you suffer an accident that results in your loss of life, limb, speech, or hearing. In addition to the complimentary coverage offered by Alabama One, you will also have the opportunity to purchase additional insurance coverage up to \$300,000 for you or your entire family at affordable rates and with no medical history disclosures.

In October, our partners will be sending out enrollment forms to all eligible members. To receive the complimentary benefit, you must fill out and mail the paperwork back to the address provided in the upcoming mailing. If you have further questions regarding the complimentary coverage or purchasing additional coverage, Minnesota Life has provided a toll-free hotline, (877) 309-6576, to answer any questions you may have. Please understand if you call the Credit Union with questions regarding this benefit, our Credit Union member service employees are not insurance professionals and may be of limited assistance in answering your questions. It is best for you to call the phone number listed here or in the mailing in the event you have questions.

International Credit Union Day

International Credit Union Day will be celebrated on **Thursday, October 16th** at each of your Credit Union's branch locations in recognition of the outstanding work that Credit Unions do around the world. It is also a day to reflect upon the credit union 100260684 movement's history and to promote its achievements. We thank you as a member/owner for your continued loyalty and support.



ONE Sweet Deal
AS LOW AS

1.75% APR*

No Payment FOR 90 DAYS

VISIT ANY BRANCH FOR MORE DETAILS.

*APR = Annual Percentage Rate. **Actual APR may vary based on the applicant's credit rating and loan term. Terms up to 72 months. 1.75% loan is for up to a 48 month term. Minimum loan amount to be eligible is \$5,000. Membership eligibility required. Interest accrues from the date of the loan. Existing Credit Union loans not eligible for refinancing. Secured loans only. Excludes mortgages. All Credit Union lending policies apply. Offer expires 12/12/14. Federally insured by NCUA.

Are Your Children Financially Literate?

Provided by Larry Zigli, Financial Advisor. MEMBERS Financial Services Located at: Alabama ONE Credit Union

Most Young Adults Aren't ... And They Could Pay A Painful Price.

How bad is financial illiteracy today? So bad that your adult children may be at risk of making some serious financial mistakes. Recent surveys have shown that many young adults are not only wayward financially, but also pessimistic about ever becoming wealthy.

Young women at particular risk. A 2006 OppenheimerFunds survey of women aged 26-39 found that 62% of respondents had no investment accounts at all, and that 67% were living paycheck-to-paycheck. In a 2005 Consumer Federation of America/VISA USA survey, 55% of the women polled between ages 25-34 had emergency savings of less than \$500.

Surprising cynicism. In 2005, the CFA and the Financial Planning Association undertook joint surveys that illustrated a startling expectations gap. In the FPA survey, most

of the financial planners contacted felt that more than 80% of young adults could amass \$250,000 in net worth over a 30-year period, and that about 50% could accumulate \$1 million of net worth in the same time span. But only 26% of the young consumers the CFA surveyed believed they could amass \$200,000 at any point in their lives, and only 9% felt they could someday accumulate \$1 million.

A little knowledge can be dangerous. Don Blandin, CEO of the non-profit Investor Protection Trust, commented that "the entry of most Americans to the securities market is by buying a product rather than understanding the process." Too many young investors elect to fly solo into the stock market through the Internet; too many young homebuyers know just enough (but not enough) about mortgage and lease options. And then there's the widely publicized case of 24-year-old Casey Serin (iamfacingforeclosure.

com), now \$2.2 million in debt as a result of what he didn't know about real estate investment.

Prescriptions in progress. The Ad Council and the American Institute of Certified Public Accountants have started a national campaign, Feed the Pig™, to try and correct this dilemma (learn more by visiting www.feedthepig.org). The National Council on Economic Education has also helped launch www.TheMint.org to provide young adults with vital financial principles.

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investment and insurance products are not federally insured, involve investment risk, 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.

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PLAY FOR A CHANCE TO WIN
\$50 AND A GRAND PRIZE VACATION
NOW THROUGH OCTOBER 25TH



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**TRIVIA
CONTEST**

VISIT [f /ALABAMAONECU](https://www.facebook.com/ALABAMAONECU)

Autumn Word Search

N N C N F A L L I N G L E A V E S
 P I L G R I M K M R N K K P W N Y
 F M H K Y Z R X P N X D H X X F W
 N G P A Q T F A U T U M N H A E D
 O G N U Y T N F K H D R R C Y A J
 O Z N Y M R P R D L R M O Q T S D
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 B C L T E N K N M K D K T D M X R
 Z G A U T U M N A L E Q U I N O X

acorn	costume	hayride	pumpkin
autumn	fall	leaves	rake
autumnal equinox	falling leaves	November	season
chilly	feast	October	Thanksgiving
cornucopia	Halloween	pilgrim	turkey

From the Archives



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.

Your Credit Union

Tuscaloosa County

Main Office

1215 Veterans Memorial Pkwy
 Tuscaloosa, AL 35404
 Monday - Friday, 8 a.m. - 5 p.m.
 (drive-thru open until 6 p.m. on Friday)

BF Goodrich Branch

4520 21st St
 Tuscaloosa, AL 35401
 Monday - Friday, 7 a.m. - 4 p.m.

Northport Branch

1501 McFarland Blvd
 Northport, AL 35476
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Highway 43 Branch

4750 Rose Blvd
 Northport, AL 35475
 Monday - Friday 8:30 a.m. - 5:15 p.m.

Taylorville Branch

6822 Hwy 69 S
 Tuscaloosa, AL 35405
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Skyland East Branch

3700 Skyland Blvd E
 Tuscaloosa, AL 35405
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Skyland West Branch

70 Skyland Blvd
 Tuscaloosa, AL 35405
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Commons North Branch

4605 Rice Mine Rd NE
 Tuscaloosa, AL 35406
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Jack Warner Parkway Branch

1000 Jack Warner Pkwy NE
 Tuscaloosa, AL 35404
 Monday - Friday, 8:30 a.m. - 5:15 p.m.

Pickens County

Pickens County Branch

194 Reform St
 Carrollton, AL 35447
 Monday - Friday, 7:30 a.m. - 4:15 p.m.

Mobile County

Mount Vernon Branch

945 Coy Smith Hwy
 Mt. Vernon, AL 36560
 Monday - Friday 8:30 a.m. - 5:15 p.m.

BOARD OF DIRECTORS

Edwin D. Harrell	<i>President / Chairman</i>
Richard Powell	<i>Vice President / Treasurer</i>
Darlene Wallace	<i>Secretary</i>
A.D. Sanders	<i>Membership Officer</i>
Larry Sexton	<i>Director</i>
Flora Gay	<i>Director</i>
Jerry Hewitt	<i>Director</i>

Supervisory Committee

Martha Fincher	<i>Chairman</i>
Evelyn G. Pelt	<i>Secretary</i>
Charlie West	

Home Branch is always available at alabamaone.org.

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

ONE Voice Want to share a comment or give feedback?

Email:
admin@alabamaone.org

One Voice is a new way to share your thoughts. Drop us a letter or send an email. Let your voice be heard today.

Mail:
 PO Box 72058
 Tuscaloosa, AL 35407

