

ALABAMA ONE Credit Union

SUMMER 2014



Alabama One Involved in the Community

Traditionally, when the temperatures begin to warm, our community gets busy. This spring was no different. Throughout this past quarter, there have been many opportunities for community involvement, and your Credit Union has been there along side with neighbors and friends at school, on the field, and throughout our community.

On May 9th, Alabama One joined 29 teams in the Tuscaloosa County Relay for Life, supporting the American Cancer Society. Together the teams raised more than \$40,000, with a lot of Alabama One employees and volunteers participating in this charitable event.

Always an advocate of team collaboration, Alabama One once again provided jerseys to hundreds of enthusiastic little league baseball and softball players. Similarly, your Credit Union assisted the Miracle League of Tuscaloosa, supporting their goal to give children, youth, and adults 8223 with special needs the chance to play baseball and be part of a team.

In addition, Moola Moola has been busy teaching our youngest members the value of saving money. Moola's recent appearance at the Battle-Friedman House and Gardens delighted children and families who were invited to stay and hunt for *continued on page 2*

CEO's Corner



John Dee Carruth
Manager and CEO

The second quarter of the year is typically one of the busiest, and this one has been true to form. This spring, members, employees and volunteers have been active in and about our communities in a myriad of ways. Some Credit Union employees were busy wrapping up the

school year by recognizing student achievements and celebrating the end of a successful school year with our Adopt-A-School partner, Northport Elementary. We were also busy helping provide uniforms to area little league baseball and softball players up to age eight. In addition, we've

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News Briefs:

Holiday Closings

Friday, July 4, 2014 for Independence Day.

Monday, September 1, 2014 for Labor Day.

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The **ONE** you turn to.

CEO's Corner Con't.

seen team members at Relay for Life, with Moola Moola during educational appearances, and much more.

Despite a 60% downturn in first quarter mortgage originations nationwide, Alabama One has enjoyed a strong start to the year. In the mortgage and consumer loan departments, your Credit Union has helped scores of members fulfill financial dreams, be it the purchase of a new home, improvements to an existing home, a much needed vehicle, or even a recreational vehicle to enjoy in warmer weather. Our "Rates of Spring" promotion brought in a flurry of activity with incredibly low rates with little to no fees, and no payments for 90 days.

Additionally, this spring Alabama One launched a simple pre-approval loan process. By answering just a few questions online at alabamaone.org, members are now able to learn their budget range so that they may house hunt or shop for an automobile with confidence. The form isn't an actual loan application, but is beneficial in that it prepares members for the shopping experience.

And while we've been busy the second quarter, we've enjoyed every minute of it. Alabama One thrives on serving our members and our community. The concept of "people helping people" has been your Credit Union's philosophy since its inception more than 63 years ago, and we are honored to serve you.

John Dee Carruth
Manager and CEO

The **ONE** you turn to.



Shelton State Scholarship Recipients



Caelen Davis



Ta'nia Jackson

Members Caelan Davis and Ta'nia Jackson are recipients of the **Alabama One Credit Union Volunteers Scholarship**. Caelan and Ta'nia currently attend Shelton State Community College. Caelan is majoring in anesthesiology and plans to become a physician. Ta'nia has been studying physical education and plans to transfer to The University of

Alabama at Birmingham next year to earn her degree and pursue her dream of becoming an Occupational Therapist. Members, Savannah Rye and Morgan Johnson (*not pictured*) are recipients of the **Alabama One Credit Union Charter Members Scholarship**. Savannah will be attending 5366 Shelton State in the fall and hopes to be accepted into the DCH Program and reach her career goal of becoming a Radiology Technician. Morgan plans to attend Shelton State in the fall.

Congratulations to all of these scholarship recipients.



Savannah Rye



Want to share a comment or give feedback? **One Voice** is a new way to share your thoughts with two easy ways to contact us. Drop us a letter or send an email. Let your voice be heard today.

Email:
admin@alabamaone.org

Mail:
PO Box 72058
Tuscaloosa, AL 35407

In the Community con't.

Easter eggs. While we have been visible in the community this spring, know that your Credit Union works year round with its members, volunteers, and employees through programs like Operation Credit Union Christmas, Boy Scouts of America, St. Jude Children's Research Hospital, Adopt-A-School and much more. We are your 22662 neighbors and friends, and it is our strong belief that a united, involved community is the best gift of all.



Operation Credit Union Christmas

It may seem warm in Alabama, but at the North Pole, it looks a lot like Christmas. Santa and his elves are busily preparing for the 2014 Operation Credit Union Christmas. If you'd like to pitch in and assist our elves, you can find donation boxes at all branch locations with drive-thru boxes at the Main Office, Northport, Taylorville and Skyland Branches. Every time you purchase candy, a t-shirt, or make a small donation at a branch, you'll be helping to make 2014 a "Christmas to Remember" for children in our communities.



Pre-Approved Mortgage



What is a Pre-Approved Mortgage? It is a process that allows members to know their budget range so they can house hunt with confidence. It is not a loan application, but a process started online to help our members 100066670 better prepare for the home buying experience and find that house they always wanted. Remember with a mortgage loan from Alabama One you always make your payments at your Credit Union.

Adopt-A-School Update



Your Credit Union and its adopt-a-school partner, Northport Elementary, completed another successful year. Throughout the year, there were many fun activities, including Moola Moola visiting the classrooms and talking with the children about the value of money and the importance of saving for the future. There were 2 special fundraisers, Crazy Hair Day and the BBQ Dinner, that raised more than \$2,100, which was used to provide lunch at Thanksgiving to families that are less fortunate in the community and also purchase supplies needed in the classrooms, and many more activities. Alabama One looks forward to working with its adopt-a-school partner again during the 2014-15 school year and have already begun preparations for many special events and activities for the children.



Students and teachers participating in Crazy Hair Day

Your Financial To-Do List: Things you should be thinking about every year.

Presented by Larry Zigli, Financial Advisor MEMBERS Financial Services located at Alabama One Credit Union, 205-507-0032

What are your financial, business or life priorities? Your goals? Specify them, then consider investing, saving or budgeting methods you could use to realize them.

Think about deductions. If you've made a great deal of money in a given year and have the option of postponing a portion of the taxable income until the following year - that may bring some tax savings.

Can you max out your IRA contribution at the start of the year? If you can do it, and want to do it, do it early - the sooner you make your contribution, the more interest those assets will earn.

Required Minimum Distributions? Retirees over age 70^{1/2} must take RMDs from traditional IRAs and 401(k)s. Make sure you're aware of the deadlines.

Transaction? Did you (or will you) sell any real property this year? Start a business? Receive a bonus? Sell an investment held outside of a tax-deferred account? These moves may have an impact on your taxes.

Charitable gifts? Remember, if you make charitable contributions this year, you may claim the deductions on your return.

Mortgage payments? Can you make a January mortgage payment in December, or make a lump sum payment on your balance? If you have a fixed-rate mortgage, a lump sum payment 4298 could reduce the loan amount and total interest paid.

Life changes? Did you marry or divorce? You may want to change beneficiaries in your will and take a look at your insurance coverage.

If your last name is changing, you'll need a new Social Security card. Are you returning from active duty? Check the status of your credit, and the state of any tax and legal proceedings that might have been preempted by your orders. Review the status of your employee health insurance, and revoke any power of attorney you may have granted to another person.

Don't delay - get it done. Talk with a qualified financial or tax professional today, so you can focus on being healthy and wealthy from year to year.

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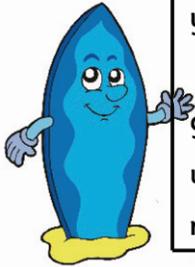
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Summer Holiday Word Search



fairground
family
hotel
ice cream
journey
pack
postcard
suitcase
summer
swim
tent

t	h	x	d	l	v	n	d	p	u	m	t	b	x	d
s	h	o	p	m	c	v	k	t	m	s	m	f	p	q
u	t	y	t	m	w	r	d	i	p	x	d	v	t	q
i	x	e	l	e	g	j	d	c	w	y	i	m	b	s
t	k	c	n	z	l	c	n	e	w	j	j	k	u	m
c	x	w	w	t	d	c	u	c	g	n	w	m	w	i
a	t	j	n	h	r	a	o	r	b	a	m	r	d	o
s	b	f	d	r	a	g	r	e	l	e	y	n	n	x
e	m	y	p	p	c	k	g	a	r	h	z	m	u	r
f	z	a	a	s	t	w	r	m	c	r	g	y	i	v
y	e	w	c	w	s	h	i	y	e	n	r	u	o	j
l	f	w	k	i	o	i	a	k	i	p	y	l	h	m
g	f	v	c	m	p	b	f	x	e	i	b	f	a	h
u	f	f	x	x	g	x	z	i	k	y	y	p	u	x
n	u	m	k	y	r	s	y	l	i	m	a	f	l	n



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 Highway 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 *President / Chairman*
Richard Powell *Vice President / Treasurer*
Darlene Wallace *Secretary*
A.D. Sanders *Membership Officer*

Larry Sexton *Director*
Flora Gay *Director*
Jerry Hewitt *Director*

Supervisory Committee

Martha Fincher *Chairman*
Evelyn G. Pelt *Secretary*
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



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/AlabamaOneCU

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