

Fall  
2012

Member Owned. The Way It Should Be.

# ALABAMA ONE

NEWSLETTER

## Credit Union

### News Briefs

#### Holiday Closings

Monday, October 8th  
Columbus Day

Monday, November 12th  
Veterans Day

Thursday and Friday,  
November 22nd and 23rd  
Thanksgiving Holidays

Monday and Tuesday  
December 24th and 25th  
Christmas Holidays

Monday and Tuesday  
December 31st and  
January 1st  
New Year's Holidays

#### 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 Branch

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

#### Pickens County Branch

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

#### Birmingham News Branch

Monday - Friday  
8:00 a.m. - 4:30 p.m.

#### All Other Locations

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

7th Annual

## MOOLA MOOLA

### MAGICAL MONEY MONSTER FESTIVAL

You are invited!

Hey kids! It's that time of year again, and I want you to join me for my big birthday bash! On **Tuesday, October 30, 2012** from 6:30 to 8:30 p.m. at the **Bryant Conference Center**, you can help me celebrate the 7th Annual Moola Moola Magical Money Monster Festival. There will be lots of food, fun, and many other special events, like face painting, a train ride, a costume contest, and a photo booth where

you can have your picture taken with me and my Moola Mobile. So be sure to dress up in your favorite costume, and come join me for lots of fun! Be on the look out for a personal invitation from me that will be your ticket to the festival! If you're not a member of the *Moola Moola*

*Club*, stop by any 396 Alabama One Credit Union branch location, and sign up today. I can't wait to see you there!



## CEO's Corner



John Dee Carruth  
Manager and CEO

Fall is here. The temperatures have started to cool, and once again we gather to enjoy our favorite pastimes. It is truly a great time of year. Perhaps even better than usual, because right now we are experiencing the lowest mortgage rates in 41 years. For

homeowners, this means a huge opportunity to enjoy a lower mortgage payment and a good deal more. Just imagine experiencing this fall season with increased financial freedom. So whether you're buying a home or just borrowing on the value of the home you already have, the time to talk to Alabama One is now.

Contact our full-service Mortgage Department, located on Jack Warner Parkway, to schedule an

### 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)

appointment. During your appointment, your loan staff will show you the many different ways you can take full advantage of today's unbelievable rates, whether you're buying, refinancing, or facilitating a cash-out transaction. Our Equity Line-of-Credit offers some of the best terms in the area, and as a member/owner, you already know how easy we make it for you. With eleven locations, there's an Alabama One near you in case you wish to make your mortgage payments in person. Even better, you'll enjoy the special treatment that only comes from being a member/owner, with access to a Mortgage Department that's always available to answer your questions, service your loan, make tax or escrow adjustments, and much, much more. That's the advantage of having a mortgage with people who know your name, and you knowing theirs.

So do more than take advantage of this unique opportunity. Take advantage of all the ways your Credit Union can lend you our expertise, because with our low rates, unmatched service and the right advice, we really are the One you turn to. And we thank you for your support.

**John Dee Carruth**



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[www.facebook.com/alabamaonecreditunion](http://www.facebook.com/alabamaonecreditunion)



## Adopt-A-School News

This marks the fifth year that your Credit Union has served as the Adopt-A-School partner for **Northport Elementary School**. To kickoff the return to school, the Credit Union provided a **free lunch for the teachers and staff members**. During the school year, we will continue some of our past traditions such as the **quarterly birthday bash for students**, the **Kudos Kids** that recognizes students for improving their scholastic performance, and the **drive-thru barbecue dinner**. Also, your Credit Union 100116748 sponsored a team for the **Annual Adopt-A-School Golf Tournament**, which was held at the Ol' Colony Golf Complex in Tuscaloosa last month. Watch the Newsletter for updates throughout the year concerning your Credit Union's participation with its Adopt-A-School partner.



Adopt-A-School Golf Team

## Operation Credit Union Christmas Update

**We need your help!** As we enjoy the changing season and all the fun it brings, it reminds us that Christmas is ever closer. We need your help providing the children in our communities a Christmas they may not otherwise experience. Donation boxes for spare change are available at all branch locations with drive-thru boxes available at select locations. Also when you purchase a t-shirt or buy candy at any branch, you are helping to make a **"Christmas to Remember"** for children in Tuscaloosa, Pickens, and Jefferson Counties, and the Mt. Vernon community. We thank you for your support.



## Christmas Portraits and Father Christmas



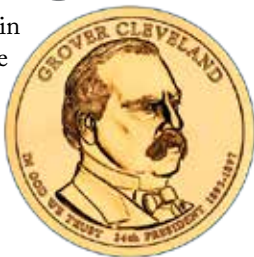
Let Alabama One help you get into the spirit of the season with a traditional holiday pastime, Christmas portraits. Have your seasonal portrait with Father Christmas, your family, 41115 or even your pets. Look for information at your branch regarding dates and times.

*100% of donations go to Operation Credit Union Christmas.*



# Presidential \$1 Coin Program

The new Grover Cleveland (2nd Term) Presidential Coin will soon be available at your Credit Union. It is the 24th coin in the series. 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 William McKinley.



## Member Appreciation Day



Membership Appreciation Day will be celebrated on Thursday, October 18th at all of your Credit Union's branch locations. We are very appreciative of you, our member/owners, and would like to express our appreciation to you on this special day. This year's theme is "The One You Turn To," which represents the sense of trust members feel, knowing they belong to a community - one that has kept their financial interests at heart for generations. We thank you for that continued support. Please join us on October 18th for refreshments, fellowship, and special giveaways as we celebrate you.

## Support Civil Patrol

Alabama One Credit Union is a proud supporter of the Civil Air Patrol Cadet Program Tuscaloosa Composite Squadron. The Cadets presented Alabama One 6945 with this special recognition. We thank them for this honor and salute their service to our country.



Member  
Financial  
Services

## Life Insurance...is it time?

### Have you been putting it off?

Presented By Larry Zigli

A March 2011 survey from Genworth Financial and the University of Virginia's Darden School of Business found that almost 70% of single parents and 45% of married parents were living without any coverage.<sup>1</sup>

### Why don't more young adults

**buy life insurance?** Shopping for life insurance may seem confusing, boring, or unnecessary. Yet when you have kids, get married, buy a house or live a lifestyle funded by significant salaries, the need arises.

### Finding the right policy may be simpler than you think.

There are two basic types of life insurance: term and cash value. Cash value (or "permanent") life insurance policies offer death benefits and some of the characteristics of an investment - a percentage of the money you spend to fund the policy goes into a savings program. Cash value policies have correspondingly higher premiums than term policies, which give you death benefits only

and have terms of 10 years or longer. Term may be a good choice for young adults because it is relatively inexpensive. But there is an economic downside to term life coverage: if you outlive the term of the policy, you and/or your loved ones get nothing back. Term life policies can be renewed (though many are not) and some can be converted to permanent coverage.<sup>2</sup>

The key question is: how long do you plan to keep the policy? If you don't want to pay premiums on an insurance policy for more than 10 years, then term life stands out as the most attractive option. If you are just looking for a short-term hedge against calamity - that's the whole reason behind term life insurance. If you're getting into estate planning, then permanent life insurance may prove a better choice.

### Confer, compare and contrast.

Talk with financial or insurance professionals you trust before plunking down money for a policy. That professional can perform a term-versus-permanent analysis for you and help you weigh per-policy variables.

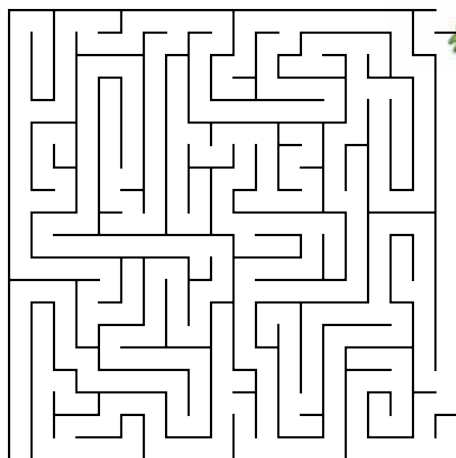
*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and 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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*CITATIONS: 1 - mainstreet.com/article/moneyinvesting/insurance/study-70-single-parents-forego-life-insurance [3/25/11]  
2 - money.msn.com/life-insurance/term-or-permanent-life-insurance.aspx [3/16/11]*

# Hungry Scarecrow!

Can you help the scarecrow find his way to the pumpkin patch?



## Autumn Word Search!

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

rake	leaves	orange
scarecrow	red	harvest
brown	fall	acorn
yellow	bonfire	apple

# From the Archives



## LOCATIONS

### Tuscaloosa County

#### Main Office

1215 Veterans Memorial Pkwy  
Tuscaloosa, AL 35404

#### BF Goodrich Branch

4520 21st St  
Tuscaloosa, AL 35401

#### Northport Branch

1501 McFarland Blvd  
Northport, AL 35476

#### Highway 43 Branch

4750 Rose Blvd  
Northport, AL 35475

#### Taylorville Branch

6822 Highway 69 S  
Tuscaloosa, AL 35405

#### Skyland Branch

3700 Skyland Blvd E  
Tuscaloosa, AL 35405

### Commons North Branch

4605 Rice Mine Rd NE  
Tuscaloosa, AL 35406

### Jack Warner Parkway Branch

1000 Jack Warner Pkwy NE  
Tuscaloosa, AL 35404

### Pickens County

#### Pickens County Branch

194 Reform St  
Carrollton, AL 35447

### Mobile County

#### Mount Vernon Branch

945 Coy Smith Hwy  
Mt. Vernon, AL 36560

### Jefferson County

#### Birmingham News Branch

2201 4th Ave N  
Birmingham, AL 35203  
(Serving former BNECU members)

Home Branch is always  
available at [alabamaone.org](http://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	

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)**

Your  
Credit  
Union

