



VOLUNTEERS

BOARD OF DIRECTORS

William G. Roberts - President / Chairman
Charles W. McKinney - Vice President
Darlene Wallace - Secretary
Richard Powell - Treasurer
Edwin D. Harrell - Director
Larry Sexton - Director
A.D. Sanders - Director
Flora Gay - Director
Thomas B. Fanning - Director

SUPERVISORY COMMITTEE

Mike Carr, Chairman
Evelyn G. Pelt
Gloria Shaw

LOCATIONS

MAIN OFFICE

1215 Veterans Memorial
Parkway
Tuscaloosa, AL 35404

BF GOODRICH BRANCH

4520 21st Street
Tuscaloosa, AL 35401

NORTHPORT BRANCH

1501 McFarland Blvd.
Northport, AL 35476

HWY. 43 BRANCH

4750 Rose Blvd.
Northport, AL 35475

TAYLORVILLE BRANCH

6822 Highway 69 South
Tuscaloosa, AL 35405

PICKENS COUNTY BRANCH

194 Reform Street
Carrollton, AL 35447

SKYLAND BRANCH

3700 Skyland Blvd., East
Tuscaloosa, AL 35405

COMMONS NORTH BRANCH

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

JACK WARNER PARKWAY BRANCH

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

MT. VERNON BRANCH

945 Coy Smith Highway
Mt. Vernon, AL 36560

HOME BRANCH

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

Your Credit Union participates
in CU Service Centers
(CUSC, Inc.). A concept of
shared branching that provides
members access to their
accounts nationwide. To find
your nearest location, call
1-800-919-2872 or visit
www.cuservicecenter.com

HOURS OF OPERATION:

MAIN OFFICE: Mon. - Fri.
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.

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

5th Annual Moola Moola Magical Money Monster Festival

Hey kids! My birthday celebration is just around the corner, and I want you to be there! My **5th Annual Moola Moola Magical Money Monster Festival** will be held on Thursday, October 28, 2010 from 6:30 to 8:30 p.m. at the Bryant Conference Center. Be sure to dress up in your favorite costume and come join me for lots of food, fun, and many other special events. Some of these events will include face painting, 39864 a hay ride, a costume contest, and a photo booth where you can have your picture taken with me and my Moola Mobile. I'll be sending everyone a personal invitation that you need to bring with you to the festival in order to be admitted. If you are currently not a member of the Moola Moola Club, stop by any one of the Credit Union's branch locations and join today. I hope to see you there!



Moola Moola

CEO'S CORNER

Fall is fast approaching, bringing all its changes, and excitement is in the air. School has started back, football season is well under way, and the cool, crisp mornings are here. The seasons will always change, but there is one thing that will never change and that is the value of your member/owner status in your Credit Union. With mortgage rates still near historical lows, it is an exciting time to consider what your Credit Union's Mortgage Department can do for you. Your full-service Mortgage Department is located at the Jack Warner Parkway location and provides member/owners with many options for purchase, refinance or cash-out transactions. Our Equity Line-of-Credit terms are some of the best in the area. As always, if you make a loan at your Credit Union's Mortgage Department, you can always make your payment at one of your 10 convenient locations. In addition, your Mortgage Department is always available to you to address any questions that may arise during the life of your loan, making tax and insurance escrow adjustments (or any other issue) easy to handle. Your Credit Union's Mortgage Department is just another way the value of your member/owner status is realized. We truly appreciate YOU and what your support has helped us achieve together.

John Dee Carruth
Manager and CEO



John Dee Carruth
Manager and CEO

NEWS BRIEFS

Holiday Closings

Thursday and Friday,
November 25 and 26, 2010
for Thanksgiving Holidays.

Friday, December 24, 2010
for Christmas Holiday.

Friday, December 31 for
New Year's Holiday.

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.



Operation Credit Union Christmas

Fall has finally arrived, and that means that Christmas is just around the corner. There are hundreds of children in the Tuscaloosa, Pickens, and Mount Vernon communities that are busy making their Christmas wish lists for this year. As in past years, we are excited about our Operation Credit Union Christmas Program and the impact our involvement with these special families has on their future. Credit Unions have long been recognized for their desire to help others, and this program continues to demonstrate that desire. Thank you for your continued support of this worthwhile program. Without your support, we would not be able to provide Christmas to the many children in the communities that we serve. Your generous monetary donations and your purchase of t-shirts, candy, and coin holders have made this program a huge success year after year. We look forward to Christmas 2010 and sharing with children that are less fortunate in the true Credit Union spirit of "people helping people".

NEED A WILL?

You may be asking "Should I have a will?" or "Do I need a will?" These may be a few questions you as a member/owner ask yourself. Your Credit Union has planned a time to get the answers you desire.

A will is the only way of insuring that your wishes regarding the disposition of your property are properly met. A will 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. A will allows you to pick who will oversee your estate.

Your Credit Union has made arrangements with one of its attorneys to provide a special opportunity to discuss having your will made. On Thursday, October 28, 2010, our attorney will be at the Main Office to conduct individual interviews. If you are interested in having a will made, please call the Credit Union at (205) 759-1595 to schedule an appointment.



Miracle League of Tuscaloosa

To most of us, it was a normal Saturday in June; maybe even some of us were at the ballpark with our children. But for about 40 families, this Saturday was different. It was a day of "miracles" in the lives of these children and their families. The Miracle League

of Tuscaloosa opened its beautiful new synthetic rubber baseball field on Saturday, June 5, 2010 at Sokol Park North, providing children and adults with special needs a place to play baseball. It has long been a dream for two people that were instrumental in bringing the Miracle League to Tuscaloosa. Jeff Walker and John Miller, employees of Tuscaloosa Fire and Rescue Department and long-time advocates of this special program, worked diligently to help make this dream a reality. It took several years of hard work through fundraisers and private donations to see this dream come true. Your Credit Union is proud to be a sponsor of this special program, the Miracle League of Tuscaloosa. The above photo captures the excitement of these special children as they enjoy a day of baseball at the new Miracle League of Tuscaloosa facility. If you would like to learn more about the Miracle League of Tuscaloosa, visit its website at www.miracleleagueoftuscaloosa.com.

Members Financial Services

When You Change Jobs, Should You Change Your 401(k)?

Content developed by CUNA Brokerage Services, provided by Larry Zigli

Job transitions can be stressful. During these periods of change, it is easy to forget one of the most important decisions you have to make: What should you do with your qualified retirement savings, such as your 401(k)?

The consequences of taking your money out rashly may include (but are not limited to) the following:

- **20% Withholding:** Your employer is required to withhold 20% of the total amount to cover any potential federal taxes that you might owe. Keep in mind that you may owe more than the 20% that is withheld.
- **The Tax Man Cometh:** You are subject to federal and state income taxes on both tax-deductible contributions and tax-deferred growth.
- **10% Penalty:** Early withdrawal penalties of 10% may apply if you are age 59-1/2 or younger.

Keep Your Retirement Money Working

If you would like to keep more of your retirement savings growing tax deferred and minimize your current tax bill, there are options to consider.

Consolidate Your Retirement Savings in One IRA

By transferring your retirement plan to an IRA, you have the ability to consolidate several different IRAs into a single account.

Move Your Retirement Savings to Your New Employer's Plan

If your new employer allows it, this may be an attractive option for you.

Keep Your Retirement Savings in Your Current Employer's Plan

You might consider leaving your retirement savings in the existing plan even after you have left the company.

Understanding Your Options

Review and discuss your options with an experienced Financial Advisor. Together you can identify a solution that will work for your needs today and throughout your retirement.

Larry Zigli is a Financial Advisor with MEMBERS Financial Services located at Alabama One Credit Union. If you have any questions or would like to provide feedback regarding the information presented in this article, you may 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, 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.

FR061021-9127

Credit Union Chief Financial Officer Retires

David Harris, your Credit Union's Chief Financial Officer (CFO), retired on July 31, 2010 after more than 10 years of service. He served as your Credit Union's first Chief Financial Officer. David has long been affiliated with Credit Unions, having worked for the Alabama Credit Union League for many years as an auditor and later as a consultant, assisting smaller credit unions in the state of Alabama. His many years



David Harris

of accounting experience and expertise have proven invaluable to the Credit Union and the growth it has experienced over the past several years. David's wealth of accounting knowledge and skills will be hard to replace. However, we wish David a long and happy retirement. During retirement, David plans to spend more time with his 4 grandsons and tinkering with the many hobbies that he enjoys.

Reynolds Retires



Joyce Reynolds

One of the Credit Union's most familiar faces in the Accounting Department has retired. Joyce Reynolds retired on Friday, September 3, 2010 after working for your Credit Union for eight years. Prior to working for your Credit Union, Joyce had a long and successful career at former First National Bank, which later changed its name to AmSouth Bank. Joyce always had a smile for

everyone she came in contact with and loved helping members. Joyce plans to spend time in retirement traveling with her husband, taking a photography class, and most importantly spending time with her grandson Collin.

Membership Appreciation Day



Membership Appreciation Day will be celebrated on Thursday, October 21, 2010 at all of your Credit Union's branch locations. Your Credit Union is very appreciative of its member/owners and want to express appreciation to you on this special day. This year's theme is "**Local, Safe, Trustworthy**". These three words represent what your Credit Union stands for ... even in the midst of these uncertain economic times. You, the 4825 member/owner, have continued to support your Credit Union, taking advantage of the many services

offered, and we thank you for that continued support. Please join us on October 21st for refreshments, fellowship, and special giveaways as we celebrate you, the member/owner.



News

This year marks the third year that your Credit Union has served as the adopt-a-school partner for Northport Elementary School. To kickoff the year and to show our appreciation, the Credit Union provided a duty-free lunch for the teachers and other staff members of Northport Elementary School. During the 2009-10 school year, we will continue with some of our past traditions such as the quarterly birthday bash that recognizes each student on their birthday, the Kudos Kids, an event that recognizes one student each week for improving their scholastic performance, and participate in the school's biggest fundraiser – the drive-thru barbecue dinner. Also, your Credit Union sponsored a team for the Annual Adopt-A-School Golf Tournament, which was held at the Ol' Colony Golf Complex in Tuscaloosa on September 9, 2010. Your team placed 2nd in the gross winners' category in the tournament. Watch the Newsletter for updates throughout the year concerning your Credit Union's participation with its Adopt-A-School partner.



Photo courtesy of: "Hardy Digital Photography, LLC"

Team Members Hal Rozzelle and Charles W. McKinney celebrate a birdie.



The new James Buchanan Presidential Dollar coin is now available at your Credit Union. It is the 15th coin to be released in the Presidential Dollar coin series. In addition to purchasing this coin for \$1, you can also 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 Abraham Lincoln and will be 100113234 released in November. You may purchase these Presidential Dollar coins, the display cases, and the collection folders at any of our convenient branch locations. Don't miss out on the opportunity to collect a piece of history.

From the Archives



Autumn Scramble

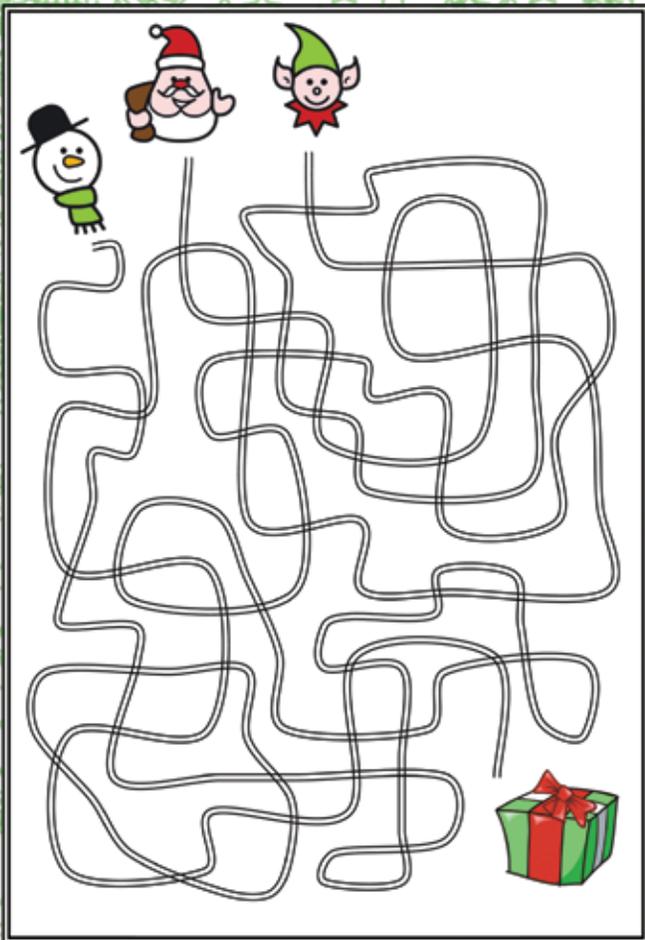
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11. crewsrao _ _ _ _ _ _
12. rnwbo _ _ _ _
13. rkae _ _ _ _
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Thanksgiving Word Search



- turkey dinner harvest feast
 family november stuffing thankful
 pilgrims cranberries pumpkin pie
 celebrate



Whose Present?

Somebody has a Christmas present waiting for them.
 Can you work out who?



www.ActivityVillage.co.uk - Keeping Kids Busy



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
 National Credit Union Administration, a U.S. Government Agency