NEWSLETTER

# ALABAMA ONE Credit Union

SUMMER 2013

## Alabama One Honors a Remarkable Man

For more than 60 years, Alabama One Credit Union benefited from the leadership and guidance of William G. Roberts as a volunteer. It is with great sadness that we bid farewell to Mr. Roberts on May 8, 2013. Even at the age of 93, Mr. Roberts was actively involved in your Credit Union almost daily right up until just days before his passing. During Mr. Roberts' years as a volunteer, your Credit Union grew from a fledging financial co-operative into a $600 million plus full-service financial institution and one of the largest credit unions in Alabama with 12 locations around the state.

Not only did Mr. Roberts contribute to just our Credit Union, he was also active in the credit union movement as a whole. He served 6 years as a director of the Alabama Credit Union League and was selected in 1999 as Credit Union Volunteer for the State of Alabama. In 2008, he was selected to be included in Who's Who in America's credit unions. Mr. Roberts' talents and interests were broad, and he made an impact wherever he chose to be involved. His passion for people, especially children, was unmatched. His tireless work with Operation Credit Union Christmas helped make sure that thousands of children have experienced a "Christmas to Remember" down through the years through that program. Mr. Roberts also touched many lives through his roles as a Sunday School Teacher and later a Greeter at Calvary Baptist Church in Tuscaloosa and also as a Little League coach. In recent years, combining his passion for credit unions and little league baseball with the support of the Credit Union board, Mr. Roberts was able to implement a very successful program, allowing our Credit Union to participate in providing uniforms for many ball teams. Mr. Roberts had a philosophy that if you helped someone at some point in their

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## CEO's Corner

CEO John Dee Carruth and Mr. Roberts at the 2012 Credit Union Christmas Party.

As many of you know our Credit Union family recently experienced the painful loss of a longtime friend and Board Chairman William G. Roberts. He was a true and dear friend to me personally

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*News Briefs:*

**Holiday Closings**

Thursday, July 4, 2013 for Independence Day.

Monday, September 2, 2013 for Labor Day.

*This Issue:*

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*The ONE you turn to.*

# CEO's Corner Con't.

and a friend who was loved and known by countless people in our community. He was especially well known around our Credit Union, where he spent nearly 60 years as a volunteer. The last several of those years he was involved almost daily.

Whether it was overseeing the latest building project, making sure the Credit Union's financial statement remained strong, throwing out the first pitch at a little league ball game, providing encouraging words to an employee or popping popcorn (for which he became semi-famous) for the annual Moola-Moola Festival, his attitude was that of a servant. He always put the needs and best interests of the Credit Union, employees, and members first.

His favorite mantras were: the Credit Union is not a bank; and it exists for its member owners, not customers. His influence was steady and strong. Under Mr. Roberts counsel, your Credit Union experienced tremendous growth. Assets grew during his tenure from about $50,000 to more than $625 million, and membership has grown to nearly 60,000. He was tenacious and once he set his mind on something it was hard to get him off of it. His most recent endeavor was oversight, as Building Committee Chairman, of the construction of Alabama One's newest branch on Skyland Boulevard in Tuscaloosa. When that branch opens, as scheduled this August, we will celebrate its completion with the knowledge that Mr. Roberts' passion for the success of your Credit Union will continue forward.

His legacy to us is your Credit Union's fiscal stability and strength; Alabama One is now one of the largest credit unions in the state, and the largest in West Alabama. Its success enables stunningly competitive rates and an array of financial services, along with unparalleled convenience. Most important, however, is the servant atmosphere that has been cultivated down through the years by Mr. Roberts and others like him. It is an atmosphere of trust, and certainly The One you turn to.

John Dee Carruth
*Manager and CEO*

*The ONE you turn to.*

# Our Newest Addition

In keeping with spring growth, your Credit Union is budding on Skyland Boulevard. Soon, the new branch will be staffed and ready to serve your financial needs. The new branch is located on Skyland Boulevard at the red light near Enterprise Rent-A-Car and the Ambassador Inn and Suites. The projected opening is August, 2013.

# Adopt-A-School Update

Thank you to the employees of your Credit Union and to the staff of Northport Elementary. Both worked hard to make certain that this past school year was special in many ways for the children who are students there. School will be back in swing soon and your Credit Union is already preparing for the 2013-14 year. We look forward to the activities and the continued opportunity to enrich the lives of children in our community.

# A Remarkable Man (continued)

life you would have a friend for life … a philosophy that he championed in his work with the Credit Union and one that has been very successful for Alabama One.

Mr. Roberts will be greatly missed by all who knew him. To properly honor the contributions of William G. Roberts to Alabama One Credit Union, the Credit Union Board of Directors announced at the June 2013 board meeting that the Main Office Board Room will be renamed the William G. Roberts Board Room and that an annual endowment of $3,000 will be made to the Credit Union's Volunteers Scholarship Fund in Mr. Roberts honor.

# Operation Credit Union Christmas

Every time you purchase a new Credit Union t-shirt or make a small donation you are helping make this year a "Christmas to Remember" for special children in our communities. Donation boxes are at all branches with drive-thru boxes at the Main Office and Northport, Taylorville and Skyland branches.

# NEW
## T-SHIRTS ARE IN.

Proceeds benefit Operation Credit Union Christmas. Buy ONE Today!

# Shelton State Scholarship Recipients

Harley Sabbagh

Kylie Brown

Members Harley Sabbagh and Kylie Brown are recipients of the **Alabama One Credit Union Volunteers Scholarship**. Harley graduated from Hale County High School and volunteers with many organizations including Teens Getting Involved for the Future (TGIF) and Elite Ladies in Leadership Emphasizing Services (ELLES), and plans to major in Physical Therapy. Kylie is a graduate at Hale County High School and is also a member of ELLES and plans to study Radiologic technology.

Kortnie Wilson

Members Kortnie Wilson and Kraigen Smalley (*not pictured*) are recipients of the **Alabama One Credit Union Charter Members' Scholarship**. Kortnie is a graduate of Paul Bryant High School, where she was a member of the Track and Field Team and Zeta Archonettes Club. Kortnie plans to 4475 study Computer Engineering. Kraigen is a graduate of Hillcrest High School and plans to enroll in the Mercedes Mechatronics Program and to become an Electrical Engineer.

# Your Credit Union in the Community

This quarter, your Credit Union enjoyed a time honored spring tradition of youth baseball.

Alabama One provided baseball jerseys to hundreds of enthusiastic little league baseball and softball players who heralded the season with the sound of bats hitting balls and cleats hitting the ground. Moola Moola even made it out to the ball park to celebrate the beginning of the youth baseball season.

Similarly, your Credit Union assisted the Miracle League of Tuscaloosa, supporting their goal to give children, youth, and adults with special needs the opportunity to play baseball and enjoy team dynamics. It was a exciting and memorable site to see all those children having fun.

# Financial Fitness: 6 things you can do to get in shape financially

*Presented by Larry Zigli*

Have you looked at your finances lately? There's no wrong time to take a closer look at your financial health. Why not start today? Here are several things you may want to do:

**Define your goals, set a budget.** The goal setting will motivate you, and the budget (created with your goals in mind) can be reviewed and adjusted. Changes in your life may prompt you to save, spend and invest differently.

**Look at your debts.** What is your monthly debt vs. your monthly income? Would you benefit from refinancing your home? Could you improve your credit score? Set a plan in motion. Consider making today the day you take care of any nagging, lingering debt – once and for all.

**Max out your 401(k) or IRA contributions.** If you are saving for retirement, there's no excuse for not doing this, other than simply not having the money to put in the account. Consider making a bigger investment in your future.

**If your tax status has changed, revise your W-2.** Did you get married or divorced recently? Is there a new addition to the family? If your withholding status has changed, it must be updated. Did you buy a house, or get a big raise or tax refund last year? Did a dependent move out of the house? If so, you need to update your withholding status. It's easy to forget this small step, but it's significant. Don't procrastinate any longer!

**Put all your tax information in one place as it comes in.** Put your W-2, your 1099-INT, your 1099-DIV, and all forms in one folder for your preparer (or yourself). See how many allowable deductions you are eligible for, and whether you could pay tax-deductible expenses before the end of the year to save a bit more.

**Work on wealth protection.** Annually, you should a) calculate your net worth, b) review your will and estate plan, and c) review your level of risk management. Are you adequately insured? 26571 Do you have too much tax exposure? A professional opinion couldn't hurt.

We all need a reminder every once in a while to give ourselves a financial "check-up". Consider this yours. Take a closer look at where you're at, where you'd like to be, and how you'll get there. Be sure to look at all the factors, and consider speaking with a Financial Advisor if you don't already have one.

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# Going to the Park Word Search

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# 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.

## Jefferson County

**Birmingham News Branch**
2201 4th Ave N
Birmingham, AL 35203
Monday - Friday, 7:30 a.m. - 4:30 p.m.
*(Serving former BNECU members)*


## BOARD OF DIRECTORS

| | |
|---|---|
| Edwin D. Harrell | *President / Chairman* |
| Richard Powell | *Vice President / Treasurer* |
| Darlene Wallace | *Secretary* |
| Larry Sexton | *Director* |
| A.D. Sanders | *Director* |
| Flora Gay | *Director* |

## Supervisory Committee

| | |
|---|---|
| Mike Carr | *Chairman* |
| Evelyn G. Pelt | *Secretary* |
| Martha Fincher | |


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** 38153.

*The ONE you turn to.*

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