

April 2018

ONE NEWS

Quarterly Newsletter of Alabama One Credit Union

The **ONE** you turn to.

ALABAMA **ONE**
Credit Union

Debit cards
for a good cause.

Page 2

We make
mortgages easy.

Page 3



DO-IT-YOURSELF HOME EQUITY LOANS

What's on your home improvement list this spring – a new deck, an updated bath, or the kitchen of your dreams? Custom-build your loan by tapping into your home's equity, and use the money for any project.

- Fixed rates as low as **3.99% APR***
- No origination fee
- Low closing costs

Visit **www.alabamaone.org** or use our e-ONE mobile app to begin our easy, online application! You can also call or stop by our main office – **no appointment needed!**

*Application and membership with Alabama One Credit Union is required. APR = Annual Percentage Rate. The Annual Percentage Rate (APR) is a fixed rate, depending upon credit qualifications and loan to value ratio. The minimum loan amount is \$10,000. Offer subject to credit approval, which includes verification of application information and receipt of collateral documents. Rates and closing costs are subject to credit qualifications. Maximum loan to value of up to 100% depending on state in which the property is located. Costs to satisfy certain prior liens may be assessed. Property insurance is required. Flood insurance may be required. If the state and/or county in which the collateral is located charges additional fees and taxes, the borrower will be responsible for payment. Additional terms, conditions and restrictions apply and are subject to change at any time without notice.

Financial wellness: Your success is our success

*Alabama One is more than just financial products –
we're committed to your lifelong financial health.*

At Alabama One, we're interested in building a lifelong relationship with you, ensuring your financial health and helping you plan for your future.

Alabama One members have access to certified experts at **GreenPath Financial Wellness**, who will empower you to get out of debt, increase your savings, eliminate financial stress, and achieve your financial goals. **These experts can:**

- Explore options for easing financial stress and achieving financial goals
- Provide tips for improving your credit score
- Discuss debt repayment options
- Assist with housing issues, including purchasing a home, avoiding foreclosure, or reverse mortgages

- Provide you and your family with financial education, through online resources and tools

And because we know good financial habits start early, we provide an educational savings plan for kids.

Alabama One's **Berenstain Bears Cub Account** is for credit union members ages 12 and under. In addition to receiving a piggy bank and "The Berenstain Bears Visit the Credit Union" book, young members earn stamps for each deposit, which they can redeem for great prizes. The program introduces good savings habits early in life, and rewards savings milestones.

Visit us at **www.alabamaone.org** to learn more about these programs and how we can help you reach your financial goals.



www.alabamaone.org

IMPORTANT UPDATES

Fee updates

Effective February 1, 2018, the Early Share Account Closure Fee was reduced from \$10.00 to \$5.00. Effective April 1, 2018, the Replacement Plastic Card Fee shall change from \$5.00 per card (1 free per billing cycle) to \$5.00 per card (1 free per 12 months). The fees are incorporated into your Master Account Agreement with the Credit Union. Visit www.alabamaone.org for the current fee schedule.

New branch hours

To implement our new credit union-wide training program, beginning June 6, we will begin opening on Wednesday mornings at **9:30 am** at all locations, with the exception of our BF Goodrich and Pickens County branches. They will open as usual at 7:00 and 7:30 am, respectively, on Wednesdays, then close from 8:30 to 9:30 am.

Visa Account Updater

Effective April 15, Visa Account Updater is an account updating service in which your AOCU Visa debit card is automatically enrolled. When your debit card(s) expire, are lost or stolen and new cards are issued, this service may update relevant card data to appropriate merchants. This service provides updates to a Visa database only, which is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment(s). This is a free benefit to you to help facilitate uninterrupted processing of your recurring payments. If you wish to opt-out of this service, please contact us at **205-759-1595**.



Debit cards that make a difference.

You've probably already seen our new suite of exclusive instant-issue debit card designs featuring Alabama nature and wildlife. You get all the purchasing power of Visa debit, printed in seconds at your local branch in the design of your choice.

But we're also using our debit cards to make a difference. To celebrate **Autism Awareness Month**, we're introducing two additional designs, available only at Alabama One Credit Union. These exclusive designs are available for \$15 with your Alabama One checking account – and



100% of the proceeds go to benefit autism awareness. These designs are only available through April 30, so get yours today!

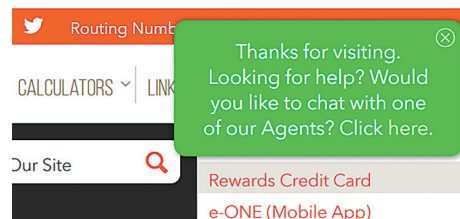
*Membership and checking account eligibility required. Available at most AOCU branches. One card allowed per account in good standing each twelve months; additional cards available for a fee. See current fee schedule at alabamaone.org.

Live chat now available!

Alabama One now has Live Chat!

Use Live Chat to message with a Discover-e Center specialist during normal business hours. Get a quick response to your general questions about loans, accounts and more. Or use Live Chat to give us your input about our service to you. **You'll love Live Chat because you can:**

- Check account balances
- Ask about loan rates
- Get help with online or mobile services
- Make payments or transfers



You'll find Live Chat in the top right corner of our website, or you can click on Contact Us in the main menu. Realtime responses are available Monday through Friday from 8 am to 5 pm.

**ALL THE FUN @
ONE LOW RATE!**

ALL vehicle loan rates as low as

1.99% APR



*APR = Annual Percentage Rate. Application and membership with Alabama One Credit Union is required. An auto loan with a 60 month term at 2.74% APR would have an estimated monthly payment of \$17.88 per \$1,000 borrowed. All loans are subject to credit approval. Additional terms, conditions and restrictions apply and are subject to change at any time without notice. Federally insured by NCUA.



Mortgage services that make homebuying easy.

Why use Alabama One Mortgage Services?

Achieving your dream of home ownership is easy with Alabama One Mortgage Services.

- Low closing costs. We do not have any extra paperwork, processing or underwriting fees.
- First-time Homebuyer Program. Become a homeowner with as little as 3% down.*
- Flexible underwriting guidelines on in-house loans.
- No mortgage tax charged.
- Local servicing of your mortgage. We service all of our mortgages so all payments are made directly to us in person, by phone or online.
- Online application process. Easily upload documents directly to your loan application, amend or add information,

check the status of your application, or send a message to Alabama One's Lending Team.

- Personalized service, every step of the way. We maintain relationships with our members as well as realtors, to keep both well-informed of loan and closing statuses.
- Low origination fee. We charge .75%, in contrast to the 1.00% charged by most other institutions.

Visit **www.alabamaone.org** or use our e-ONE mobile app to begin our easy, online application! You can also call or stop by our main office – **no appointment needed!**

*Membership eligibility and mortgage borrower income eligibility required. All loans are subject to credit approval. See income eligibility maps and tools for first-time homebuyer program at www.fanniemae.com/homeready. Terms subject to change at any time without notice. Federally insured by NCUA. Equal Housing Lender. Your tax situation may vary.

COMMUNITY

Junior Achievement Bowl-A-Thon

On Saturday, March 2, 2018, Alabama One participated in the Junior Achievement Bowl-A-Thon to help raise money for Junior Achievement.



Join us for our 2nd Annual Kids Blast!

Visit with Brother and Sister Bear at the **Bryant Conference Center on April 23 from 6 to 8 pm**. Enjoy games, face painting, and more! *(Invitation only event.)*



Credit card rates as low as

8.24%^{APR}

Making a quick grocery run to grab eggs? Take your Alabama One Visa Signature Milestone credit card. You'll earn 1.5 reward points for every \$1.00 you spend – points you can redeem for your choice of gift cards, merchandise, travel and more. Learn more at **alabamaonerewards.com**.

*Member eligibility required. APR = Annual Percentage Rate. Variable rate based on the prime rate plus a factor of 3.74% - 13.74%, depending on credit qualifications. Variable rates may change quarterly. We reserve the right to amend the Credit Card Agreement as permitted by law.



Finance it here, insure it here!

Now you can get an amazing loan rate and access to affordable, customized insurance solutions all in the same place! Alabama One Agency – Insurance Services is onsite and ready to serve members and non-members alike with lower rates and personal service on policies designed to meet your needs.

HOME – Coverage options for your house, personal property, liability and more.

AUTO – Protection if you have an accident involving other vehicles, vandalism, weather, animals, bodily injuries and more.

SPECIALTY – Coverage for your boats, motorcycles, campers, recreational vehicles, ATVs, pets, and more.

LIFE – Protection for your loved ones, customized in either term insurance and permanent insurance.

You don't have to be an Alabama One member to use our insurance services, so refer a friend today!

HOME ■ AUTO ■ LIFE ■ BUSINESS

For a hassle-free, no obligation quote, call **205.342.0112**
or email insurance@alabamaone.org
or visit www.alabamaoneagency.com

ALABAMA ONE AGENCY
Insurance Services

2018 Annual Membership Meeting

Alabama One Credit Union will hold its Annual Membership Meeting on Tuesday, May 8, 2018 at the Bryant Conference Center. Doors will open at 3:15 pm and the meeting will begin at 4:00 pm. There are no motions or volunteer positions up for consideration.

For members unable to attend the event, the chairman and executive management team will be making a video presentation that will be available on the credit union's website. Instead of the ham giveaway, we will be making a donation to a local food bank.

Due to construction in the area, a courtesy shuttle from nearby parking will be available.

IMPORTANT: All Tuscaloosa area branch locations will be closing at 3:00 pm that day.

Alabama One Credit Union Board of Directors

Tom Fanning, *Board Chairman*
Loo Whitfield, *Vice Chairman*
Barry Mixon, *Secretary/Treasurer*

Ron Abernathy
Tamika Alexander
Marion Dodson
Lucy Sellers

Alabama One Credit Union Supervisory Committee

Franklin Bohannon, *Committee Chair*
Julie Smith
Jonathan Walker



Congratulations to **Amy Wingenter**, right, winner of our Winter Getaway Giveaway!

Upcoming Holiday Closings



Memorial Day



Independence Day



Labor Day



205-759-1595 • 800-225-0110 • www.alabamaone.org

