



**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](http://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](http://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.

**Long-Time Credit Union Employee Retires**

A retirement reception was held June 29, 2010 for long-time credit union employee Alida Hart. The reception honoring more than 28 years of service was held at your Credit Union's Main Office. In 1981 Alida began her career at Alabama Mental Health Credit Union, later to become Alabama 1st Capital Credit Union. She served under six different CEOs in various areas of the operation. Her varied experience was very beneficial in the merger of Alabama 1st Capital Credit Union and Alabama One Credit Union. Alida was a dedicated and loyal employee who worked hard to ensure that the Credit Union was the very best it could be. She served the local credit union community for several years as treasurer of the Tuscaloosa Chapter of Credit Unions. Many employees, family, friends and members 54877 were in attendance at the reception to wish Mrs. Hart a long and enjoyable retirement.



Alida Hart

**NEWS BRIEFS**

**Holiday Closings**  
Monday, September 6, 2010  
for Labor Day

**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.

**CEO'S CORNER**

Growing concern over financial markets has continued to dominate most news outlets in the past months. However, as you may have noticed, little mention has been made of concern for Credit Unions. There is a reason for this. Credit Unions as a whole, and especially your Credit Union, remain extremely strong financially. For years you have heard mention of your "member/owner" status with your Credit Union, you have even seen it referred to often in this Newsletter. It is in times like these that the true meaning of being a member/owner is revealed and takes on a whole new importance. As a member/owner you receive regular updates as to the financial condition of your Credit Union. This is not necessarily so with other financial institutions, as there is no obligation to reveal their financial condition directly to their customers. These updates are posted at each branch location monthly and also provided for you annually in the form of your Credit Union's Annual Report. Annual Reports are available throughout the year at all locations, and these reports reveal your Credit Union to be one of the soundest financial institutions in our area and one of the strongest Credit Unions in the State of Alabama, and possibly the Southeast. The strength of Credit Unions when combined with the National Credit Union Share Insurance Fund's (NCUSIF) coverage of up to \$250,000 for deposits, makes Credit Union member/ownership an unbeatable option. Perhaps



John Dee Carruth  
Manager and CEO

*(Continued on page 2)*

**Member Owned, The Way It Should Be!**

## CEO'S CORNER *(continued)*

the greatest testament to your Credit Union's financial strength is the trust exhibited by member/owners in your Credit Union's remarkable growth throughout the years. This growth continues today as many individuals, understanding your Credit Union's unique structure, see your Credit Union as a means of stability in uncertain financial times. You should take pride in the strength and stability your Credit Union offers. After all, that strength comes from you... your friends and neighbors...and many others all across Alabama just like you.

John Dee Carruth  
Manager and CEO

### Lindsey Sexton Alabama One Credit Union Volunteers Scholarship Recipient

Member Lindsey Sexton is the latest recipient of the Alabama One Credit Union Volunteers Scholarship at Shelton State Community College. Lindsey recently graduated from Southern Academy located in Greensboro, AL. She received an honor diploma and was in the top six of her class. She is the daughter of Jerry and Angelia Sexton. Lindsey is an active member of Greensboro Methodist Church where she performs in the youth choir. She spends her extra time volunteering at Hale County Hospital and for Hale County Emergency Medical Service (EMS). She is currently enrolled in the Emergency Medical Technician 100000949 program at Shelton State. Lindsey plans to enter the nursing field and to further her education at UAB.



Lindsey Sexton

### B. F. Goodrich Retirees Breakfast

Retirees of the B.F. Goodrich Tuscaloosa plant meet the last Tuesday of each month at the Cracker Barrel Restaurant just off Skyland Boulevard. This is a fun time of fellowship and a great way to keep up with friendships formed down through the years. Spouses are always invited and attendance has been very high as of recent. Make sure that you become part of this special group.



The new Franklin Pierce Presidential Dollar coin is now available at your Credit Union. It is the 14th 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 James Buchanan and will be released in August. 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.

## Members Financial Services

### The Challenges of a Lengthy Retirement

*Content developed by CUNA Brokerage Services, provided by Larry Zigli.*

*Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.*

#### Outliving Your Money

For someone who retires at 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but...not a very big check. Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

#### Funding Good Health Care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

#### Caring for Yourself

Another factor in living to a ripe old age is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

#### Opportunities and Challenges

While we all hope for long and healthy "golden years", it is important to realize that our increased longevity presents a new set of challenges. To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

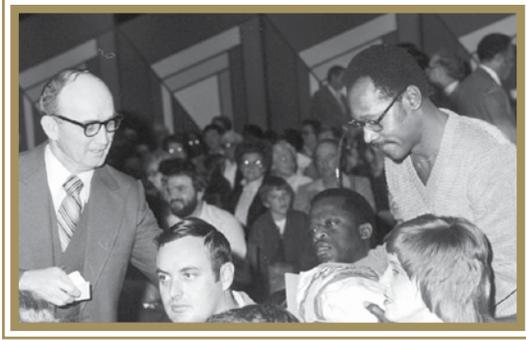
Larry Zigli is a Financial Advisor with MEMBERS Financial Services located at Alabama One Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Larry Zigli at (205)507-0032.

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.

FR040818-753D

# From the Archives



## OPERATION Credit Union Christmas

Most have not thought about Christmas yet, but it is closer than you think. Your Credit Union now has new t-shirts that we are selling to benefit our Operation Credit Union Christmas Program. Next time you visit one of our branches, take a look at the new colors and styles. We are also still selling candy bars at all branch locations. Every time you make a purchase of a t-shirt or candy bar, you are helping to make 8627 this program successful. Every donation you make will help ensure children in Tuscaloosa County, Pickens County and the Mt. Vernon area will have a *“Christmas to Remember”*.

## ANNOUNCEMENT

Your Mortgage Department has moved to our Jack Warner Parkway location. Please visit the Mortgage Department there for all of your home loan needs.

### Mount Vernon

#### Credit Union Partners for Beautification Project

Your Credit Union recently partnered with the Town of Mount Vernon in a town beautification project by helping place flag poles at the town welcome signs along Highway 43 on the North and South end of town. Area residents installed lights to illuminate the flag poles at night. The shrubbery and other plants should be completed soon. Alabama One Credit Union is proud to serve the Town of 398 Mount Vernon and to have partnered in this project.



Although it is summer and the students are taking a break from school, your Credit Union is 100446319 still hard at work on preparing for our new year of Adopt-A-School with our partner Northport Elementary School. Thanks to all the employees of your Credit Union who volunteered their time and the staff at Northport Elementary for helping us, we achieved VIP Status (*Very Involved Partnership*) for the 2009-2010 school year. Your Credit Union is proud to achieve this status with Northport Elementary. We will continue to work hard to help ensure that our partnership with Northport Elementary is one that continues to grow and flourish, and we look forward to the 2010-2011 school year, working together to impact the lives of children in our communities.



## News

### Former CEO in Softball Hall of Fame



Softball Hall of Fame Inductee and former Credit Union CEO James P. (Jim) Phillips.

Former Credit Union Manager and CEO James P. Phillips (Jim) was inducted into the West Alabama Softball Hall of Fame on June 17, 2010. Jim began his 48th consecutive season of softball this year as pitcher for his church team Calvary Baptist. During those 48 years he developed his own high pitch style making it a very effective competitive element of the game. However, it's the fellowship that brings him back every

year. Specifically, the fellowship of Church League Softball and the opportunity to pitch against much younger athletes. This keeps his love of competition alive. Jim was presented a plaque to commemorate his induction in the hall of fame and to honor his contributions to the sport. James P. Phillips began his career at your Credit Union in 1957 and retired as your Credit Union's Manager and CEO in 1997.

### Pickens County



Pickens County Little League Players are shown wearing uniforms.

## Little League

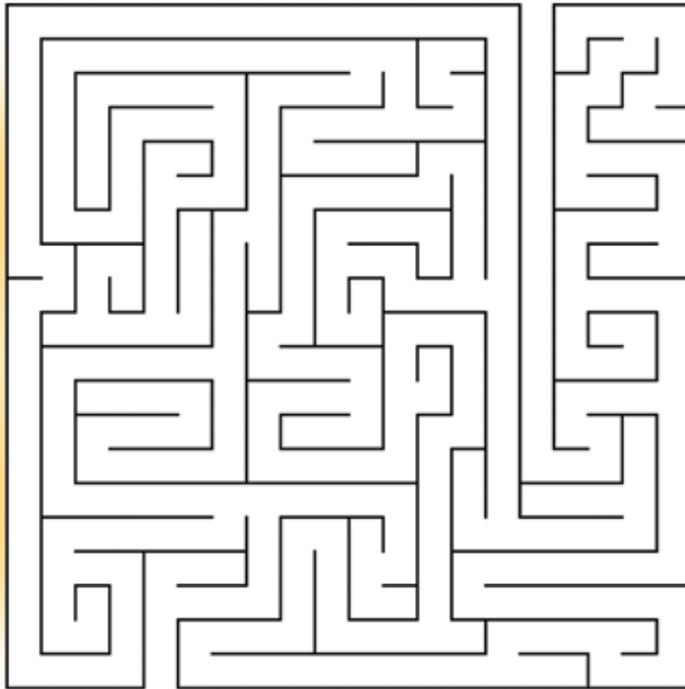
Your Credit Union sponsored more than 160 little league baseball players in Pickens County this ball season. It was an exciting time as the kids wore uniforms displaying your Credit Union's logo. This program continues

to be not only successful in Pickens County, but also Tuscaloosa County and the Mt. Vernon area as well. In all three counties, over 1,350 little league players wore Alabama One Credit Union jerseys. Your Credit Union is proud to be involved in these communities by sponsoring the little league baseball teams. Just one way your Credit Union is helping to give back to our communities.



*Time to go swimming!*

Can you help these two children find their way to the swimming pool?



# SUMMER HOLIDAY WORD SEARCH

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



Can you find the words "Summer" and "Holiday" eight times each?

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