

spring
2011

Celebrating **60** Years

ALABAMA ONE

NEWSLETTER

Credit Union

60th Annual Meeting Reflects on Heritage

News Briefs

Holiday Closings

Monday, May 30,
2011 for Memorial Day

Monday, July 4, 2011 for
Independence 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.

Hours of Operation

Main Office:

Monday - Friday
8 a.m. - 5 p.m.
(drive-thru open until
6 p.m. on Friday)

BF Goodrich:

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

Pickens County:

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

All Other

Locations:

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



Board Chairman William G. Roberts (right) is shown with Grand Prize Winner Robert Howton.

This year's Annual Meeting marked the Credit Union's 60th anniversary. The meeting was held on March 26, 2011 at the Paul W. Bryant Conference Center in Tuscaloosa with nearly 1,100 member/owners in attendance to celebrate this milestone with their Credit Union. Manager and CEO John Dee Carruth reported on the Credit Union's financial progress in 2010, stating that the Credit Union's strength and financial

soundness are unquestionable. He also referred to strength not measured in dollars, citing the number of members in attendance at the Annual Meeting, the Credit Union's volunteers, and the Credit Union's employees, all as indicators of that strength.

Report was given of the election of 1 Board member and 3 Supervisory Committee members. A.D. Sanders was elected to a 3-year term on the Board of Directors and Mike Carr, Evelyn Pelt, and Charles W. McKinney were each

elected to a 1-year term on the Supervisory Committee.

Presentation was made to Mr. Tom Fanning, recognizing more than 34 years service to credit unions in the state of Alabama and the completion of his term on the Board of Directors. Presentation was also made to Mr. Charles W. McKinney, recognizing his 21 years of service to Alabama One Credit Union and the completion of his term on the Board of Directors. Also recognized for volunteer

Continued on page 3



Moola Moola Winners



Members at the 60th Annual Meeting.

CEO's Corner



John Dee Carruth
Manager and CEO

60 Years of Member Service

When 7 individuals affiliated with the BF Goodrich tire plant pooled \$35.00 in a cigar box on September 21, 1951 to found and charter a credit union, they could have never envisioned the results of that action here some 60

years later. Today, with nearly \$600 million in assets and 60,000 members their Credit Union is now the largest in West Alabama, one of the largest in the state of Alabama, and if you are reading this, more than likely your Credit Union.

During its first 60 years, our Credit Union, through meeting the needs of those previously ignored by

Alabama One Credit Union

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CEO's Corner (cont)

larger financial institutions, has grown to 10 locations with a field of membership covering 20 counties throughout the state of Alabama.

During that 60 year span nearly 400,000 loans have been made to members, of which more than 10,000 were home mortgages, meeting the needs and fulfilling the dreams of more individuals than perhaps any other financial institution based in West Alabama. At the core of that 60 years of success lies what led those 7 individuals to form a credit union in 1951, the desire to help other people. And it is that credit union motto of "people helping people" that will carry your Credit Union through the next 60 years.

John Dee Carruth
Manager and CEO

Turn Loose Change Into Cash



Your Credit Union provides member/owners with an automatic coin counter/sorter service. Containers of mixed loose change can be converted to cash at your 56387 convenience. These machines can be found in the Member Lounge of your Credit Union's Main Office location, as well as the lobby of your Northport location.



St. Jude Fundraiser

Employees from your Credit Union recently had the opportunity to participate in the "County Cares for St. Jude's Kids" fundraiser for St. Jude Children's Research Hospital. This fundraiser encouraged employees to sell paper cowboy boots, which were proudly displayed on walls, countertops, and windows throughout the Credit Union's branch locations. Nearly \$5,600 was raised and donated to St. Jude. The Credit Union's Skyland Branch location sold the most boots and received a catered lunch from 100114254 LongHorn Steak House.



Employees of the Skyland Branch location are shown above.

Adopt-A-School News

Your Credit Union kicked off 2011 by participating in several great events with its Adopt-A-School partner, Northport Elementary School. One such event was a drive-thru barbecue dinner that raised more than \$2,000. In March, Credit Union employees celebrated the birthday of Dr. Suess with Northport Elementary students and teachers by participating 125 in "Read Across America." During the celebration Credit Union employees visited classrooms and read some of their favorite books. This was a fun time for both the students and Credit Union employees.



Operation Credit Union Christmas Update

Although Christmas is 9 months away, vacation for Santa's elves has ended, and preparation for the 2011 season is underway. Donation boxes for spare change are available at all branch locations with drive-thru boxes now available at the Main Office, Northport and Skyland Branches. Help make a "Christmas to remember" for hundreds of children.



Presidential \$1 Coin Program



The new Andrew Johnson Presidential Dollar Coin is now available at your Credit Union. It is the 17th coin in the series. Previously released coins include George Washington, John Adams, Thomas Jefferson, James Madison, James Monroe, John Quincy Adams, Andrew Jackson, Martin Van Buren, William Henry Harrison, John Tyler, James K. Polk, Zachary Taylor, Millard Fillmore, Franklin Pierce, James Buchanan and Abraham Lincoln. 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 Ulysses S. Grant and will be released in May 2011. Be sure to take advantage of this opportunity to collect a piece of history.

60th Annual Meeting *(continued)*

service as a member of the Supervisory Committee was Ms. Gloria Shaw.

After the business session was concluded, members enjoyed the opportunity to win door prizes through a raffle, which included several sets of tires, a 46 inch LED LCD flat-panel TV, many proof sets of coins, cash prizes, and hundreds of pit-style boneless hams. Following the meeting, attendees 5287 enjoyed refreshments in the lobby of the Center.

Your Annual Meeting provides an excellent opportunity for you as a member/owner to learn of the financial progress of your Credit Union and to also enjoy a time of fellowship, good food, many great prizes, and lots of fun. Make plans now to attend your Credit Union's next Annual Meeting on Saturday, March 24, 2012 at 6:00 p.m. at the Paul W. Bryant Conference Center.



FIND YOUR BALANCE. AT HOME.

With Home Branch transferring funds is as easy as moving a mouse and clicking a button. Just drop by your nearest Credit Union branch and sign up today. It's quick, it's easy, and it's a great way to manage your money.

Safe Deposit Box Rent Due

If you are currently a safe deposit box holder, the rent on your safe deposit box will be due on May 1, 2011. Rent is charged according to the following schedule:

Box Size	Annual Rent
3 x 5	\$12.00
5 x 5 (Jack Warner & Mt Vernon only)	\$15.00
3 x 10	\$20.00
5 x 10	\$30.00
10 x 10	\$60.00

Unless you make payment prior to May 1, 2011 at any Credit Union Branch location, your account will be debited the appropriate amount.

Thank you for using your 100609035 Credit Union for your safe deposit box needs.

Member
Financial
Services

Deferred Fixed Annuity: Looking for Security?

Consider Investing in a Deferred Fixed Annuity

A Message from the MEMBERS Financial Services.

If you've been bounced around by a tumultuous stock market and looking for ways to help reduce your current tax liability, set aside funds for retirement, and diversify your portfolio with a product featuring guarantees, a fixed annuity may be just what you're looking for.

When you purchase a deferred fixed annuity, you make either a lump sum payment, or a series of payments over a number of years to an insurance company that guarantees your principal and provides a guaranteed fixed rate of return for a specified period of time. The earnings accumulate tax deferred, which means you don't pay income taxes until you make withdrawals.

When retirement rolls around, you

can convert your nest egg into a guaranteed lifetime stream of fixed income payments or periodically request a partial withdrawal or receive a single one-time lump sum.

A deferred fixed annuity offers:

- Guaranteed minimum interest rates of 3.0% – 3.5%
- Guaranteed lifetime payout options
- Tax-deferred earnings accumulation
- No contribution limits
- Heirs receive all contract value free of probate at the death of the annuitant

A fixed annuity can be an effective retirement accumulation and income distribution vehicle that may be appropriate for your needs. Before purchasing a fixed annuity, it's important to review the annuity's contract for fees, charges and other important features.

For more information about adding a fixed annuity to your portfolio,

please contact Larry Zigli, the MEMBERS Financial Services Representative located at Alabama One Credit Union at **205-507-0032**.

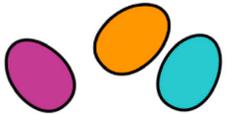
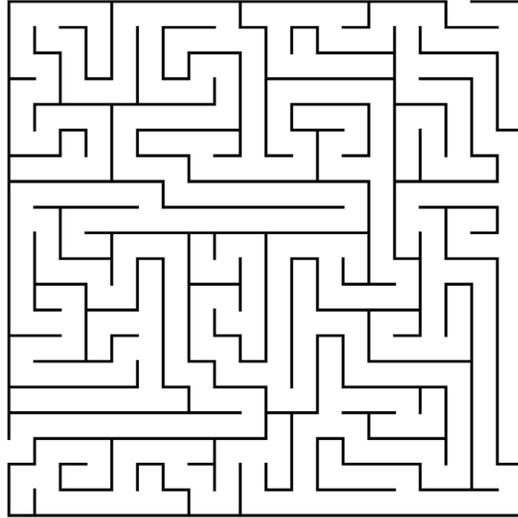
Withdrawals made before age 59½ may be subject to a 10% federal tax penalty.

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 (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.



Mother Daze Maze

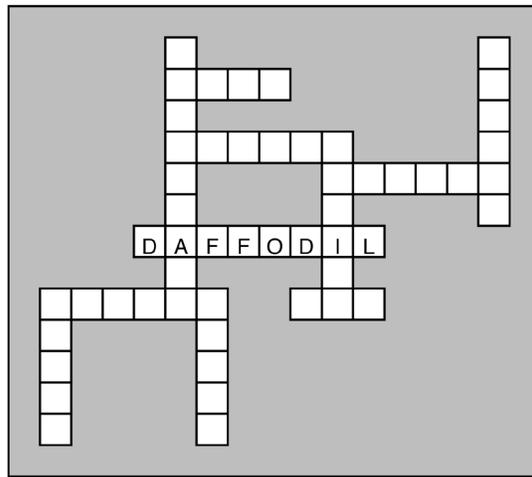
This little girl wants to pick some flowers for her mother. Can you help her find the way?



Easter Kriss Kross



- 3 Letters egg
- 4 Letters hunt
- 5 Letters bunny tulip
- 6 Letters basket
- bonnet
- chicks
- parade
- spring
- 8 Letters daffodil
- 9 Letters chocolate



From the Archives



Your Credit Union

LOCATIONS

Main Office
1215 Veterans Memorial Parkway
Tuscaloosa, AL 35404

BF Goodrich
4520 21st Street
Tuscaloosa, AL 35401

Northport
1501 McFarland Blvd.
Northport, AL 35476

Hwy 43
4750 Rose Blvd.
Northport, AL 35475

Taylorville
6822 Highway 69 South
Tuscaloosa, AL 35405

Pickens County
194 Reform Street
Carrollton, AL 35447

Skyland
3700 Skyland Blvd., East
Tuscaloosa, AL 35405

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

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

Mount Vernon
945 Coy Smith Highway
Mt. Vernon, AL 36506

Home Branch
Your Credit Union's Home Branch is always available at 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>
Charles W. McKinney	

Sixty years later, we still make the most cents.

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