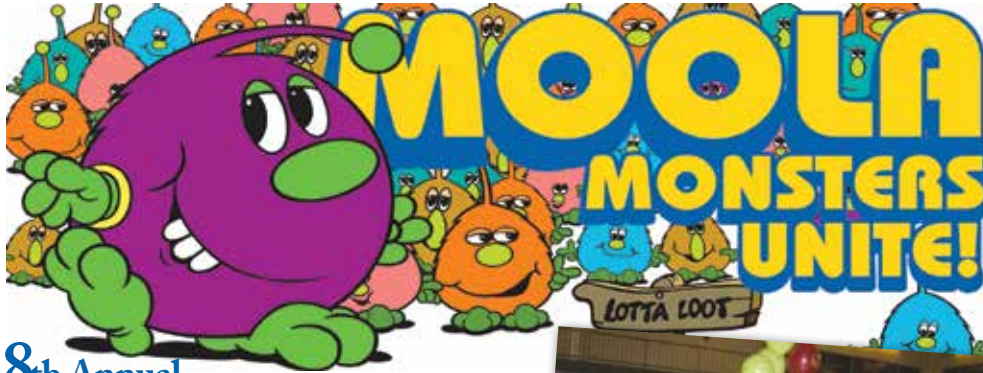


ALABAMA ONE

Credit Union

FALL 2013



8th Annual
MOOLA MOOLA
 MAGICAL MONEY MONSTER FESTIVAL
 WHERE THE FUN ADDS UP!

Our 8th annual Moola Moola Fall Festival is scheduled for Tuesday, October 29th at the Bryant Conference Center, 6:30 – 8:30 p.m. There'll be lots of food, games, prizes, face painting, costume contests, and many other special events. Plus, you can have your photograph taken with Moola. How exciting is that! So make plans now to dress up on October 29th in your favorite Halloween costume, and join Moola for a special night of fun.

Remember – a special invitation will be mailed to all Moola Moola Club members, and the invitation is your ticket to Moola's big event.



If your child is not a member of the Moola Moola Club, please stop by any of our convenient branch locations today and join. It's simple, and it's easy. And the best part is ... as a member, your child will learn the value of saving money, while earning exciting rewards. How cool is that!!

Hope to see you at the Moola Moola Fall Festival!



News Briefs:

Holiday Closings

- Monday, October 14th for Columbus Day.
- Monday, November 11th for Veterans Day.
- Thursday and Friday, November 28th and 29th for Thanksgiving Holidays.
- Tuesday and Wednesday, December 24th and 25th for Christmas Holidays.
- Tuesday and Wednesday, December 31st and January 1st for New Year's Holidays.

This Issue:

- Moola Moola Magical Money Monster Festival
- CEO's Corner
- Adopt-A-School Update
- Operation Credit Union Christmas
- Christmas Portraits with Father Christmas
- International Credit Union Day
- Fall Loan Promotion
- St. Jude Fundraiser
- Impatience Hurts Retirement Savings
- Autumn Word Search
- From the Archives
- Your Credit Union

CEO's Corner



John Dee Carruth
 Manager and CEO

Fall is fast approaching, bringing all of its changes, and excitement is in the air. School has started back, football season is well underway and the cool crisp mornings are

here. The seasons will always change, but there is one thing that remains the same...your Credit Union membership has great value for you. Loan rates are just one way you as a member/owner realize that value.

continued on page 2



The **ONE** you turn to.

CEO's Corner Con't.

A new Consumer Loan Promotion beginning October 1st provides just the right motivation for you to go ahead and make that loan you have been putting off. 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. As always, if you make your loan at your Credit Union's Mortgage Department, you can always make your payment at any of your Credit Union's locations including Home Branch. 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 low cost loan programs continue to help you realize the value of your Credit Union membership with Alabama One. We truly appreciate YOU as a member/owner and what your support has helped us achieve together.

John Dee Carruth
Manager and CEO

The **ONE** you turn to.

Adopt-A-School Update



This August marked the sixth year that your Credit Union has served as the Adopt-A-School partner for Northport Elementary School. To kickoff the school year, the Credit Union provided lunch for the teachers and staff members.

We are excited about the 2013-14 school year and plan to 10114827 continue some favorite past traditions such as the quarterly birthday bash for students, the Kudos Kids that recognizes students for improving their scholastic performance, and the drive-thru barbecue dinner.

Your Credit Union also sponsored a team for the Annual Adopt-A-School Golf Tournament, which was held in August 2013 at the Ol' Colony Golf Complex in Tuscaloosa. Watch for updates in the Newsletter throughout the year concerning your Credit Union's participation with its Adopt-A-School partner.



Adopt-A-School Golf Team members Mr. A.D. Sanders (left) and Mr. Wallace Miller (right).

Operation Credit Union Christmas

Our Operation Credit Union Christmas elves are already busy preparing for the 2013 Christmas season, but need your help stirring up some magic. Donation boxes and new Credit Union t-shirts are available at all branch locations 68755 with drive-thru boxes at the Main Office and Northport, Taylorville and Skyland branches. Every time you purchase a t-shirt, candy or make a small donation at a branch, you are helping to make a "Christmas to Remember" for special children in our communities.



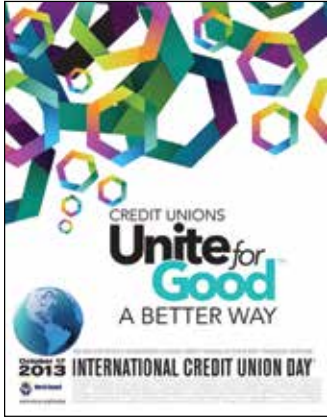
St. Jude Fundraiser



In the month of October, your Credit Union and its employees are participating in the "Halloween Pinups for St. Jude Kids", a fundraiser for St. Jude Children's Research Hospital. Help the St. Jude kids by purchasing a \$1 pinup at any branch location.

Through the generous 9472 support of individuals like you, families receive treatment, travel, housing, and food at no cost. This allows the families to focus their attention on their children and the healing process. So join us today in support of St. Jude Children's Research Hospital.

International Credit Union Day



International Credit Union Day will be celebrated on Thursday, October 17th at all of your Credit Union's branch locations. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. The ultimate goal 7514 is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved. We thank you as a member/owner for your continued support. Please join us on October 17th for refreshments, fellowship, and special giveaways.



Christmas Portraits with Father Christmas

Let Alabama One help you get into the spirit of the season with a traditional holiday pastime, Christmas portraits. Have your seasonal portrait with Father Christmas, your family, or even your pets. Look for information at your branch regarding dates and times.

100% of donations go to Operation Credit Union Christmas.

Drop what you're doing. These loans won't wait.

AS LOW AS 1.75% APR*

+NO PAYMENT FOR 90 DAYS

Visit any branch for more details.

*APR = Annual Percentage Rate. **Actual APR may vary based on the applicant's credit rating and loan term. Terms up to 72 months. 1.75% rate is for up to a 48 month term. Minimum loan amount to be eligible is \$5,000. Membership eligibility required. Interest accrues from the date of the loan. Existing Credit Union loans not eligible for refinancing. Secured loans only, excludes mortgages. All Credit Union lending policies apply. Offer expires 12/15/13. Federally insured by NCUA.

How Impatience Hurts Retirement Saving

Presented by Larry Zigli

Keep calm & carry on – it may be good for your portfolio.

Why do so many retirement savers underperform the market? From 1993-2012, the S&P 500 achieved a (compound) annual return of 8.2%. Across the same period, the average investor in U.S. stock funds got only a 4.3% return. What accounts for the difference?

One big factor is impatience. It is expressed in emotional investment decisions. Too many people trade themselves into mediocrity – they react to the headlines of the moment, buy high and sell low. Dalbar, the noted investing research firm, estimates this accounts for 2.0% of the above-mentioned 3.9% difference. (It attributes another 1.3% of the gap to mutual fund operating costs and the remaining 0.6% to portfolio turnover within funds.)

Impatience encourages market timing. Some investors consider “buy and hold” passé, but it has certainly worked well since 2009. How did

market timing work in comparison? Citing Investment Company Institute calculations of equity fund asset inflows and outflows from January 2007 to August 2012, U.S. News & World Report notes that it didn't work very well. During that stretch, mutual fund investors either sold market declines or bought after market ascents 57.4% of the time. In addition, while the total return of the S&P 500 (i.e., including dividends) was -0.13% in this time frame, equity mutual fund investors lost 35.8% (adjusted for dividends).

Most of us don't “buy and hold” for very long. Dalbar's latest report notes that the average equity fund investor owned his or her shares for 3.3 years during 1993-2012. Investors in balanced funds (a mix of stocks and bonds), held on a bit longer, an average of about 4.5 years. They didn't come out any better – the report notes that while the Barclays Aggregate Bond Index notched a 6.3% annual return over the 20-year period studied, the average balanced fund

investor's annual return was only 2.3%. What's the takeaway here for retirement savers? This amounts to a decent argument for dollar cost averaging – the slow and steady investment method by which you buy shares over time, a little at a time. When the market sinks, you are buying more shares as they have become cheaper – meaning you will own more (quality) shares when they regain value.

It also shows you the value of thinking long-term. When you save for retirement, you are saving with a time horizon in mind. A distant horizon. Consistent saving from a (relatively) early age and the power of compounding can potentially have much greater effect on the outcome of your retirement savings effort than investment selection.

Keep your eyes on your long-term retirement planning objectives, not the short-term volatility highlighted in the headlines of the moment.

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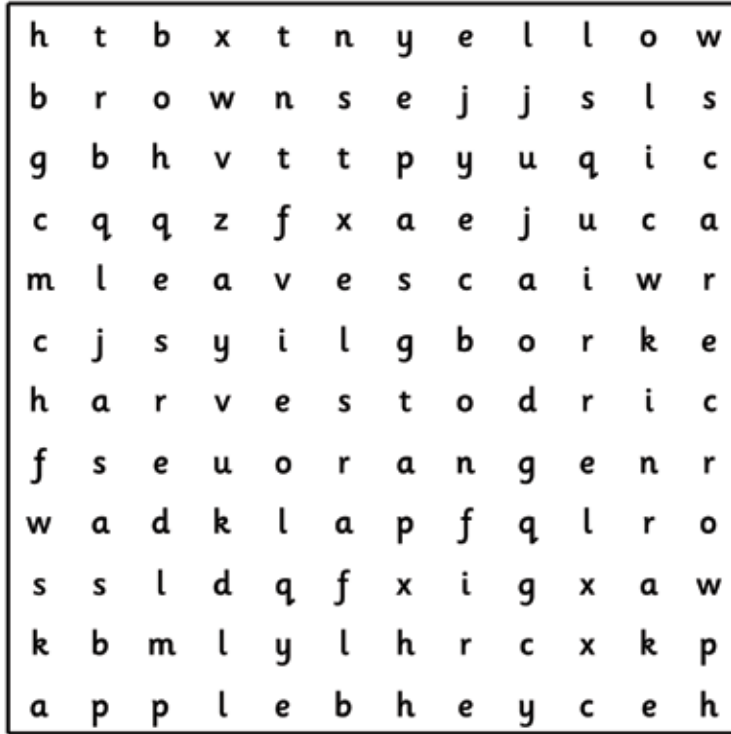
Visit www.facebook.com/AlabamaOneCU



Autumn Word Search



- rake
- squirrel
- bonfire
- orange
- scarecrow
- leaves
- harvest
- acorn
- brown
- apple
- fall
- yellow
- red
- pear



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

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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.



Federally Insured by NCUA.

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