

ALABAMA ONE Credit Union

WINTER 2013



Operation Credit Union Christmas



When it comes to holiday traditions, one thinks of Santa coming down the chimney, of favorite holiday songs, of getting together with family and friends, of warmth and love. Yet, over the past nine years, the members of Alabama One Credit Union have created a new tradition, one of generosity 431 and hope.

Since 2003, Operation Credit Union Christmas has helped hundreds of children

throughout Tuscaloosa, Pickens, and Jefferson counties – as well as the Mount Vernon community – know the joy of Christmas morning. And 2012 will prove no exception.

Toys, games, bicycles, clothing – all of these and more were the gifts that Operation Credit Union Christmas makes possible. Just as importantly, your hard work and generosity gave the gift of hope to those families who needed it the most.

Originally the idea of Edna Donahue

rates and the highest levels of service have paid off, with our total assets growing to approximately \$620,000,000.

Yet, at the same, we do our level best to ensure a great experience for our members. As one example, recent renovations to our Skyland Branch mean a

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News Briefs:

Holiday Closings

Monday, January 21, 2013 for Dr. Martin Luther King, Jr. Day.

Monday, February 18, 2013 for Presidents' Day.

Annual Meeting

Make plans to attend your Credit Union's Annual Meeting at the Bryant Conference Center, 6:00 p.m. Saturday, March 23, 2013.

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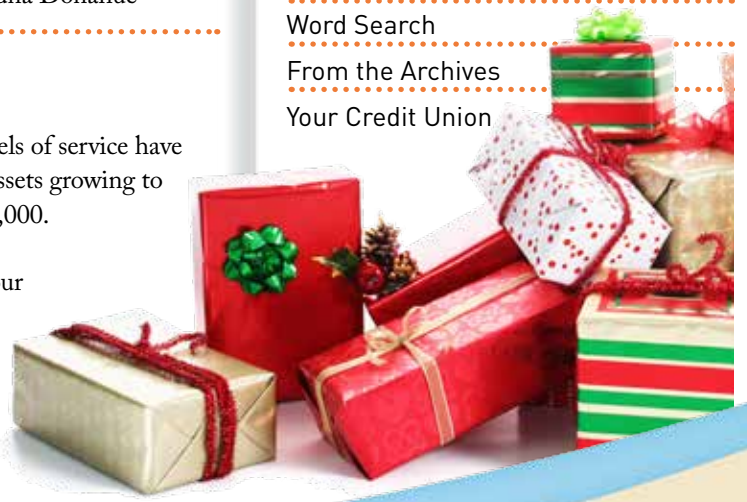
CEO's Corner



John Dee Carruth
Manager and CEO

Another year, another amazing chapter in our story. Thanks to you, Alabama One Credit Union continues to be the institution where more and more entrust their financial futures.

The proof is in the numbers. In 2012 we saw more members join Alabama One, bringing our total membership to nearly 58,000. Our efforts to provide the lowest possible



The **ONE** you turn to.





Great moments from the 7th annual Moola Festival

Moola Moola Festival

Moola Moola Club members and their families gathered October 30th to celebrate our favorite little monster's birthday at the 7th annual Moola Moola Magical Money Monster Festival. More than a 1,000 people attended the celebration and enjoyed games, prizes and food at the Bryant Conference Center. Kids were treated to a large inflatable slide, a costume contest, face painting, photos with Moola Moola and the Moola Mobile and more. Credit Union employees

and volunteers worked tirelessly to make this event a huge success. Moola Moola is a savings club that teaches children ages 12 and under the value of saving money. Become a member by opening an account with a minimum \$5 deposit. When an account is opened, children receive a special Moola Moola Club cash can for future deposits, which can be redeemed for prizes. The more you save, the more rewards you earn. Rewards included backpacks, t-shirts, duffle bags, jelly frisbees, and much more.

CEO's Corner Con't.

much more enjoyable environment for members and employees alike. What's more, we've embarked on an intense training program for everyone in the organization – from loan officers to tellers and everybody else in the organization – to ensure that we do more than provide financial services to our members. Instead we'll work even harder to be your essential partner in achieving prosperity and security.

Finally, as you look ahead to 2013, know that many pleasant surprises are in store for you, our members. We will be breaking ground on our 12th location, introducing a few new products, services, and entirely new approaches to serving you.

Thanks to each and every one of you, members and employees, for making 2012 a success. Together, let's look forward to 2013 being even better for all of us.

John Dee Carruth
Manager and CEO

The **ONE** you turn to.

Operation Credit Union Christmas Con't.



Gifts wrapped and ready for delivery.

and her husband, Donnie, and the employees of our Northport Branch, Operation Credit Union Christmas has grown beyond our wildest dreams, to the point where everyone seems to have gotten in on the program. Even local elementary schools help by identifying children who might need a little extra attention from Santa. What's more, your contributions through the purchase of candy and pictures, the donation of spare change, and the Skip-A-Payment Program will give 419 children a reason to smile on Christmas Day. So thanks to all of you who are making the 2012 edition of 10338 Operation Credit Union Christmas a huge success. Your gifts of time and money mean a Merry Christmas for families throughout the state.

Adopt-A-School



Top winners of "Crazy Hair Day"



The wonderful teachers at Northport Elementary

Alabama One and its Adopt-A-School partner, Northport Elementary School, have worked very hard this quarter with special projects and events. The annual "Crazy Hair Day" was one such event. For the privilege of donning a crazy hairdo for the day, students donated \$1, and the \$384 raised provided a special Thanksgiving meal for 7 families in the community.

The quarterly birthday bash was also a huge success as children enjoyed food and special prizes. In addition, the Credit Union donated \$2,133 for the purchase of additional books for the school library. Watch for more 100115214 exciting news of future Adopt-A-School projects and events.



Presidential \$1 Coins



The Grover Cleveland Presidential Dollar Coin is now available at your Credit Union. It is the 24th coin in the series. 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 be William McKinley available in 2013.

A New Approach To Marketing The Same Approach To You

Notice something different about Alabama One? Our advertising has a completely new look and feel. Beginning in November our brand, “The One You Turn To,” was launched with two fresh and funny television spots.

“The One You Turn To” is more than a slogan. It’s our promise to you, our members, and our community. It speaks to the kind of service you’ve always expected in the past and the attitude you’ll see whenever you walk through our doors.

So look for “The One To Turn To” as our theme in advertising throughout 2013 and beyond. And see how it’s more than an ad. It’s what 4388 we stand for every day.



St. Jude Fundraiser



In October, employees had the opportunity to participate in the “County Cares for St. Jude’s Kids” fundraiser for St. Jude Children’s Research Hospital. Employees raised more than \$2,700 for St. Jude throughout the 9269 Credit Union’s branch locations. The Skyland Branch location earned the most donations and received a catered lunch.

Skyland Branch raised the most donations this year, Congrats



Linda Swanger

Linda Swanger Retires

On November 7, 2012, a dinner was held for Linda Swanger at the Cypress Inn Restaurant. Linda is retiring after nearly 10 years of service. In 2003, Linda began her career at Alabama Mental Health Credit Union, later to become Alabama 1st Capital Credit Union. In 2009, Alabama 1st Capital merged with Alabama One at which time Linda joined our Call Center. Her dedication and passion to serving our members will be missed. We wish Linda a long and happy retirement.

Annual Meeting NOTICE

Your Credit Union’s Annual Meeting has been scheduled for 6:00 p.m. on Saturday, March 23, 2013 at the Bryant Conference Center. Three positions for the Board of Directors and three positions on the Supervisory Committee become available this year. Your Nominating Committee met on December 20, 2012. Ms. Flora Gay and Ms. Darlene Wallace were nominated to three-year terms and Mr. William G. Roberts was nominated to a one-year term on the Board of Directors. All three nominees are long-time members of the Credit Union and have previously served on your Board of Directors. Mike Carr, Evelyn G. Pelt, and Martha Fincher were nominated for one-year terms to the Supervisory Committee. All three nominees are long-time members of the Credit Union. Other nominees may be made by petition, signed by 2% of the members in the format listed as follows: Membership as of November 30, 2012 was

57,629. Each petition signature must be on a separate page (The Signature Page). Each Signature Page must contain all of the following: the printed name of the primary owner of the member account, the full address as shown on the member account, the date of birth of the primary account owner (mm/dd/yyyy), the last four digits of the social security number of the primary account owner, the signature of the primary owner of the member account (that matches the signature on file with the Credit Union). Each Signature Page must contain a statement that “the undersigned hereby certifies that he or she is the primary owner of the member account at Alabama One Credit Union and is at least 14 years of age.” All of the above-mentioned requirements must be met for a petition signature to be counted. (Sample Signature Pages with this information will be available

at the Main Office of the Credit Union upon request.) Petitions must be submitted no later than January 28, 2013 and must be accompanied by a statement of qualifications, biographical data, and a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Elections will not be conducted by ballot, and there will be no nominations from the floor when there is at least one nominee for each position to be filled. In the event there is a need for voting, it will be done by mail ballot.

Darlene Wallace
Board Secretary
Alabama One Credit Union



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Word Search

Find these Wintry words hidden in the puzzle.



R R L S E V O L G R L L O
 T S K N I T C A P S R W S
 I N D S T D L O C S S N E
 E A S T M E R F C E O P S
 O G K O E I R A L W T A S
 T G N O I E T C Z C S R L
 B O K B E T I T F Z L K E
 S B D Z E C S S E R I A C
 P O E E I D K T E N O L I
 O T L I L N I E O T S S B
 C S A M T S I R H C A G T
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| BLIZZARD | ICE | SKATES |
| BOOTS | ICICLES | SKIING |
| COLD | KNIT CAP | SLED |
| FREEZE | MITTENS | SLEET |
| FROST | PARKA | SNOW |
| GLOVES | SCARF | TOBOGGAN |

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 Branch

3700 Skyland Blvd E
 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
 (Serving former BNECU members)
 Monday - Friday, 7:30 a.m. - 4:30 p.m.

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>
Martha Fincher	

Home Branch is always available at alabamaone.org

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**

The **ONE** you turn to.