

CHANGE IS GOOD

- Improved online experience
- User-friendly phone banking system
- Updated internet and mobile banking



2

Begin the New Year with a
'fresh start.'

3

Making room to grow your
financial future.

COMING JULY 2019



We're The Best...AGAIN!

We are proud and honored to have been voted **BEST CREDIT UNION** by the Tuscaloosa News for the second year in a row! What's better than being voted the best credit union twice? Being voted the **BEST MORTGAGE LENDER** as well!

We share this milestone with our amazing TEAM as well as our members. It is because of your loyalty and dedication to excellence that we are recognized as the "Best of the Best" and the ONE to turn to for our community's financial needs.

We look forward to building on this success as we grow our services and products to greater heights.

The e-ONE Mobile App Makeover

We've recently updated our e-ONE mobile app – giving you a clean, sleek re-design while maintaining the user-friendly functions you already love. There are no extra steps on your part. If you haven't downloaded the app to your smartphone/tablet, this is a great time to take your mobile banking to the next level. **We are just getting started, so stay tuned!**





Start fresh with with ZERO fees

on your balance transfer to a new Alabama ONE credit card. Apply today at alabamaone.org.

The holidays are over and the aftermath of your generous spending could have you starting the new year with high-interest retail credit card debt. As the bills begin to cover your inbox, **Alabama ONE** is the one you can turn to for trimming down those payments and saving some cash with a balance transfer to one of our low rate credit cards.

Other financial institutions often charge a percentage of your balance to transfer, but we invite you to transfer your balance to **Alabama ONE** with **no fees**. Zero dollars. Nothing. Not only do you get the benefits of a lower rate with our VISA® Transcend® or Milestone® credit card; you can start the year off right, knowing you made a smart financial decision that will take you into 2019 with a smile.

Visit our **Alabama ONE** main branch (1215 Veterans Memorial Parkway • Tuscaloosa, AL 35404) and apply today or complete your application online at alabamaone.org. We're excited to be the ONE you turn to for having a fresh start towards your financial goals.

DID YOU KNOW?

We Have Shared Branching

Shared branching provides credit unions from around the world a way to share facilities. This gives you access to perform transactions at thousands of credit union service centers, as if you were at your home credit union.

Whether you are at home traveling throughout Alabama, or the U.S. -- shared branching means Alabama ONE is always nearby.

For a list of credit union service centers in Alabama, visit www.cusc-al.com.



Transformation is Coming

Alabama ONE is making tremendous changes to how we serve our members. In addition to a massive upgrade of our computer and phone banking systems.

These upgrades allow us to deliver enhanced features and benefits, as well as quicker, more efficient member service that is easier to use -- whether you are in-branch, at home, or on your mobile devices.

Many premier functions, from seamless account transfers to mobile check deposits, are just a few of the tech improvements coming soon.

Mark your calendars for July 1st and get ready!



All Alabama ONE branches are closed on Wednesday from 8:30am until 9:30am, for TEAM training.



Meet the Berenstain Bears at the Tuscaloosa Public Library on Friday, January 4, 2019 from 2pm - 4pm.



The "ONE You Turn To" Gets Closer

Alabama ONE is committed to reaching our members and growing with them for years to come. We've recently opened a full service branch in Gordo, Alabama. This new location, in addition to our Carrollton branch, expands our member service in Pickens County.

For in-branch services, our Gordo branch is open **Wednesday from 7:30am - 8:30am and 9:30am - 4pm**, and **Thursday through Friday from 7:30am - 4pm**. Our Carrollton branch is open **Monday and Tuesday from 7:30am - 4pm**.

You may also reach a smiling, helpful face on our Express ONE Intelligent Teller Machine (ITM), located at Gordo and Carrollton, **Monday through Friday from 8am - 5pm**.*



Getting to Know Your ITM

ONE of the unique offerings of Alabama ONE is our revolutionary Intelligent Teller Machine (ITM) - combining ATM convenience with an on-screen, live teller experience.

Discover how easy it is to use our ITM - simply use the touch screen and select the option to start a video conference. You can also use the normal ATM functions to complete your transaction(s). **ITM Live tellers are available Monday through Friday, 8am - 5pm.**

Our ITM machines are currently located at our Main Branch, Gordo, and Carrollton locations. More locations are coming soon to a branch near you!

The ONE in your community

"J.A. in a Day"

Alabama ONE has partnered with Junior Achievement of Tuscaloosa County and local schools to participate in J.A. in a day. This day-long workshop empowers young people to win their economic success. Our credit union TEAM members participate by teaching lessons in workforce readiness, entrepreneurship, and financial literacy.



Alabama ONE's Jennifer Utley teaching J.A. in a Day at Holt Elementary School, Tuscaloosa, AL.



Introducing the all-new **Alabama ONE VISA® Business Debit card****. Increase your spending power, manage expenses, and take your business further. Get your card instantly at your nearest participating Alabama ONE branch.

**Member eligibility required.

Volunteer Spotlight



Lucy Sellers • Board Member

Mrs. Sellers is a University of Alabama graduate who served the Tuscaloosa County Board of Education for 38 years as a teacher, assistant principal, reading coach, and principal. She was also the principal of Northport Elementary School from 2008-2016. Mrs. Sellers retired in 2016 and currently resides in Tuscaloosa.



Tamika Alexander • Board Member

Ms. Alexander is the WVUA-TV News Anchor and Information Director/Americorps VISTA Supervisor for United Way of West Alabama. In addition to leading professional development workshops and conferences throughout the community, she manages United Way's broadcast media and advertising.

Down Payment Assistance



You have what it takes to overcome every obstacle that stands between you and your dreams of home ownership. One major obstacle is securing the down payment. Alabama ONE Mortgage is the ONE you can turn to with our Down Payment Assistance Program. Receive up to \$7500 to apply towards your down payment and/or closing costs -- now you're ONE step closer.

Apply online today at
alabamaone.org/mortgage
or text us at (205) 861-2081*
with any questions.

*Message and data rates may apply.

UPCOMING HOLIDAY CLOSINGS



New Year's Day



Dr. Martin Luther King, Jr. Day



President's Day

205.759.1595 • 800.225.0110 • www.alabamaone.org

