

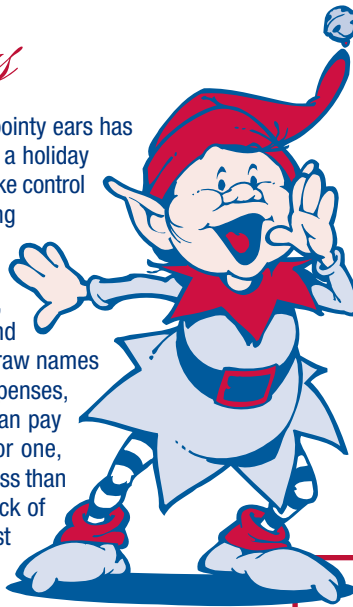


Celebrate International Credit Union Day ON OCTOBER 20TH

International Credit Union Day is Thursday, October 20, and this year's theme, "Credit Unions Build a Better World," highlights the important economic and social contributions credit unions make to their communities worldwide. Whether it's helping a farmer in Africa buy seeds or a young adult in Arkansas buy her first vehicle, credit unions all over the world are dedicated to helping improve the quality of life for their members and in the communities where they live. This year's theme also aligns cooperatively owned and controlled credit unions with the United Nations and cooperatives everywhere as they launch the International Year of Cooperatives 2012. That celebration begins October 31 with the theme, "Cooperative Enterprises Build a Better World." Your credit union is proud to be part of the cooperative system, and we invite you to join in the celebration. And if you're on Facebook, "Like" ICU Day and post your comments at www.facebook.com/icuday. To celebrate (8615) we will have refreshments available at both offices, and we will be having our Annual Children's Coloring Contest. Please stop by the Credit Union on Thursday, October 20th to help us celebrate International Credit Union Day!

Help For The Holidays

Santa has his elves to help him get ready for the holidays. If no one with pointy ears has arrived at your door, don't despair. Come to the credit union instead. With a holiday loan from the credit union, you can be of good cheer at the same time you take control of your spending. Start by planning your spending. Will you send greeting cards? Do you need to ship packages? Are you hosting a big get-together? Do you need or want new decorations? How much do you plan to spend on gifts for family, friends, or colleagues? After you've tallied your costs, consider whether you need to economize. For example, can you send electronic greetings instead of cards, host a brunch instead of dinner or draw names instead of buying gifts for everyone? Once you have an estimate of your expenses, see the credit union about a holiday loan. With your loan proceeds, you can pay cash instead of relying on credit cards, saving you money two ways. For one, financial experts report that people who pay with cash consistently spend less than those who pay with a credit card. Secondly, you won't be stuck with a stack of high interest rate charge card bills come January. Make the holidays the most wonderful time of the year with a loan from the credit union. Holiday Loans will begin October 24th and end December 9th.



Holiday Closings

COLUMBUS DAY

Monday, October 10, 2011

VETERANS DAY

Friday, November 11, 2011

THANKSGIVING

Thursday, November 24, 2011

CHRISTMAS DAY

Monday, December 26, 2011

ESCROW ACCOUNTS

We ask that all members who have ESCROW accounts please double check to verify that there are adequate funds available to pay your taxes and insurance. If you have questions about the amounts that should be going into your ESCROW, please contact Leathea Frazier at our main office.

Christmas Club

Your 2011 Christmas Club Check will be mailed as soon as possible after November 1st, and the (10923) Christmas Club direct deposits will be made on the 1st. To find out how to get yours direct deposited see one of our staff members today!

November 1 will also begin your new Christmas Club for 2012. Come in and join now if you don't have one!



Main Office
1505 North Pine St.

Branch
501 E. Tennessee St.

Post Office Box 2817
Florence, Alabama 35630
256-767-4700



AMERICA'S
CREDIT UNIONS



DIRECT DEPOSIT: SIMPLE & SAFE

Chances are you already have regular recurring payments, like your paycheck or a Social Security check, directly deposited into your checking or savings account. It's one of life's greatest conveniences! But did you know that you also can have other checks deposited directly into your account at the credit union? For example, if you get a tax refund, you can specify that the refund be electronically transferred into your checking account. You'll simply need the credit union's routing transit number and your account number. The routing transit number is the nine-digit number printed on the lower left hand corner of your checks. Or simply give us a call and we'll go over the correct numbers with you. Using direct deposit means you'll have access to funds more quickly. It's safer, too. No more worries about a thief getting to your mailbox before you do. For more information about direct deposit, call or stop by the credit union.

The Savings Keep Growing!

The Savings Keep Growing for Florence Federal Credit Union Members with Invest In America! Florence Federal Credit Union is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies, and on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone. Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Florence Federal Credit Union, you can receive money-saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, Complete Tax, DIRECTV, and through ShopAmerica, an online mall specifically for credit union members.

Florence Federal Credit Union is here to help our members (4570) save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.

e-Services: Easy & Environmentally Friendly

Put the credit union on your schedule, not ours, when you sign up for e-Services. With electronic services, access to your credit union account is just a few keystrokes, mouse clicks, or taps away, anytime, day or night. Using e-Services is kinder to the environment as well. You can perform many transactions that previously required a trip to the credit union, saving the environment from emissions as well as protecting your pocketbook from high gas prices. Plus, when you choose (13525) e-Services, you can save important documents electronically, printing them selectively, as needed. You can visit the credit union's Web site to find more information or if you are concerned about how to get started, just stop by the credit union and we'll show you just how easy it is to begin using e-Services. Once you do so, you'll wonder how you ever got along without them! Have 24/7 access to your account at www.fcuonline.com or 256-718-7251.

Thanking Our Veterans

November 11 is Veterans Day and we, at the credit union, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans. Thanks all - military members and their families, present and past.

Congratulations!

We would like to congratulate the winners of our Vacation Loan Drawing. The winners received a Visa Gift Card for \$25.00. The winners were Michael Lenz and Mary Thompson.

BOARD OF DIRECTORS

Vance YoungChairman
 Cheryl LeeVice Chairman
 Dr. Kenneth JohnsonSecretary
 Jimmy CarringerTreasurer
 Andy BettertonMember

SUPERVISORY COMMITTEE

Jim SteeleChairman
 Beth JordanVice Chairman
 Carolyn Eck Secretary

THE STATISTICS

The Statistics as of August 31, 2011
 Assets\$44,969, 547.00
 Shares\$38,596,810.00
 Loans.....\$17,081,618.00
 Credit Cards\$500,170.00
 Members4428

LOAN RATES

Visa as low as 9.80% a.p.r.
 Auto Loans as low as 6.00% a.p.r.

First Mortgages 15 yr. fixed 80% of a.p.p. or selling price 30-15-5 90 to 100% of a.p.p. or selling price. Rates are subject to change at any time without notice.

SAVINGS RATES

Quarterly Ending	Dividend	September 31, 2011
Shares	0.75 %	0.75% apy
Money Market	0.90%	0.90% apy
Christmas Club	1.00%	1.00 % apy