



Better to be Safe Than Sorry

Are you keeping important papers and valuable items in a file cabinet, a lower drawer in your dresser, or wherever you might think these items are safe? Your credit union has a much safer place for you - a safe deposit box at the credit union. Don't wait until it is too late. Once important papers or valuables are gone, it's too late. By keeping them in a safe deposit box, you will have the peace of mind knowing where they are. If you would like to rent a safe deposit box, call or stop by the credit union. We have a variety of sizes for you to choose from.

Also, the rent for safe deposit boxes is due for the time 7/1/2011 through 6/30/2012. It will be automatically deducted from your account. The cost for each size per year is:

- Small \$15.00
- Medium \$21.00
- Large \$30.00

If you have any questions, please contact Gina at the main office at 256-767-4700.

Holiday Closings

INDEPENDENCE DAY

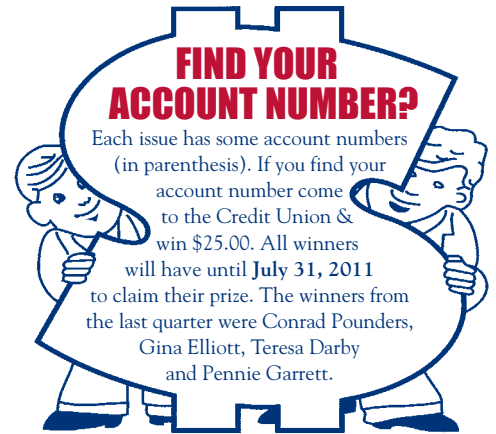
Monday, July 4, 2011

LABOR DAY

Monday, September 5, 2011

PAYDAY LOANS: Fast, Easy & Costly

The ads promise quick, easy cash to keep you whole until the end of the month and payday. The storefront is easy to get to. The people are friendly and seem to be genuinely concerned about helping you out of a tight spot. But know this: The neighborhood payday lender is a costly place to get a loan. You could end up owing \$1,000 or more on a \$500 loan as interest and loan renewals are added on. Come to the credit union instead. We'll (5560) help you figure out how to get back on track, without digging yourself into a deeper hole. For example, it's possible a consolidation loan can pay off your high-interest credit cards and allow you to start tucking away funds in savings for those times in the future you need money to tide you over. So don't be conned by the offers of a quick solution to your money problems. Don't delay. Stop by the credit union today.



Planning A Trip Out of The Country?

If you are planning to travel out of the country, be sure to contact our Visa Department. They can give you important (8712) contact information should you have any problems with your credit card or debit card. Contact Leathea at 256-767-4700.

NCUA
National Credit Union Administration, a U.S. Government Agency

ES Equal Housing Lender

Equal Housing Lender

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

ONLINE SCAM ARTISTS

If you have e-mail, chances are you've received an "urgent" message about a PayPal account, credit card account or account at the credit union or another financial institution. Don't be fooled. Phishers, online scam artists, are becoming increasingly sophisticated and you may be tempted to respond because the inquiry appears to be legitimate. Of course, it is a trick to get you to disclose your account information by clicking on a link that actually connects to a bogus Web site, where the data you enter is stolen.

Never respond to these messages, no matter how "urgent" or "important" they claim to be. Neither your credit union, nor any legitimate business, will ever ask for personal information or a password in an e-mail message. If you are solicited by someone pretending to be from the credit union, contact us immediately. For more information about phishing, visit www.antiphishing.org, where you can view sample attacks in the phishing archive and report phishing e-mails you've received.

Put Your Savings On Auto Pilot

It can happen to anyone. Despite the best intentions to save money from every paycheck, something comes up and we spend it instead. That's why you want to have automation on your side. Sign up for payroll deduction at the credit union and put your savings on autopilot. By having funds automatically deposited into your credit union share savings account, you'll be on your way to reaching your savings goals before you know it. You won't even miss the money because you don't see it on payday. What you will see is your savings balance growing every month, giving(2984) you more options in the future. It's easy to sign up for payroll deduction. Just call or stop by the credit union to find out how.

Need Info?
Need account information?
Need to make a money transfer?
Need to know what checks have cleared?

Save time by using:
www.ffcunionline.com
or P.A.L.
Call or come by the Credit Union for more information.

Online Bill Pay Saves Time & Money!

Make quick work of bill-paying drudgery when you sign up for online bill pay. Instead of spending time looking for your checkbook, a pen, stamps and envelopes, you'll just scroll on over to the credit union's Web site. Then, with a few keystrokes here and a few clicks there, you can wrap up your bill-paying chores in no time. Plus, by specifying the payment dates for your bill, you can avoid late fees. No more last-minute trips to the post office to get the check in the mail on time. Once you try it, we don't think you'll ever want to go back to paying bills the old way. Find out how online bill pay can help simplify your life by contacting the credit union today.

Start Earning Your Rewards Today!!!

We now offer U Choose Rewards Program with our Debit Cards. How does it work? Shop in-store or online and be sure to choose the signature option. You will (14582)earn points per dollar for every purchase that you make with your debit card, then you can redeem those points for millions of items. Register online today at www.uchooserewards.com and earn points everywhere your card is accepted.

Best Wishes Graduates!

The Board, Management, and Staff would like to congratulate all the 2011 graduates on their accomplishments. We wish all of you the best of luck and much happiness for the future!

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 May 31, 2011
 Assets\$44,562,692.74
 Shares\$38,547,637.00
 Loans.....\$17,431,294.31
 Credit Cards\$506,746.20
 Members4425

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	March 31, 2011
Shares	0.75 %	0.75% apy
Money Market	0.90%	0.90% apy
Christmas Club	1.00%	1.00 % apy