



Highlights from the 50th Annual Meeting

The 50th Annual Meeting of the FFCU Shareholders was held on Friday, April 23rd at the Christian Life Center at Highland Baptist Church. The Christian Life Center was transformed into a Luau themed event with tropical plants, lanterns and other beach-inspired décor. Since this was a very special event, a seated dinner was prepared for all in attendance. The membership attendance reached record numbers and there was something for everyone to enjoy (7357). We really appreciate all of our members and are thrilled anytime that we have an opportunity to put together a memorable event for them!

Rest Easier With A Safe Deposit Box

Life is predictably unpredictable. That's why preparing for the unexpected emergency now can save a great deal of time and trouble later (1034). Don't take the chance that Grandpa's gold watch is grabbed in a break-in or personal papers like birth or marriage certificates are damaged in a flooded basement.

When you secure important items in a safe deposit box at the credit union, you can rest easier knowing things that would be difficult or impossible to replace are protected. Note that if it's something you might need quickly, such as a medical directive or power of attorney; keep the original in an accessible location. Keep a copy in your safe deposit box and one with a trusted friend or relative.

Stop by the credit union to find a safe deposit box that is right for you. The yearly box rental fees are listed below:

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

Please remember that box rental fees will be deducted from the savings account during the first week of July. Please make sure that you have sufficient funds in your account to satisfy your fee. If you have any questions please contact Gina at the main office at 256-767-4700.

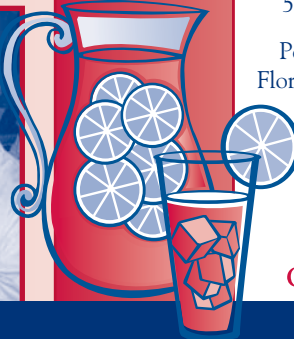


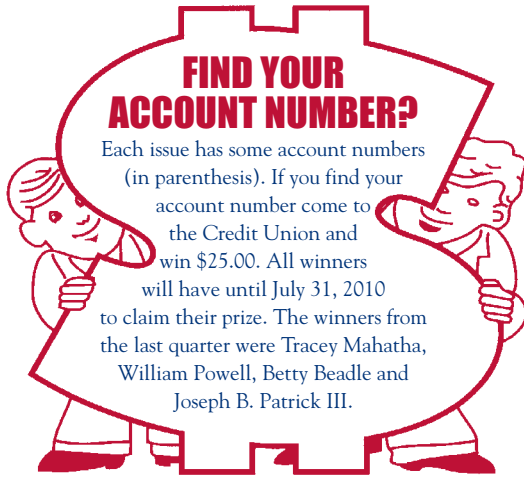
Summer

Main Office
1505 North Pine Street

Branch
501 E. Tennessee St.

Post Office Box 2817
Florence, Alabama 35630
766-4700





FIND YOUR ACCOUNT NUMBER?

Each issue has some account numbers (in parenthesis). If you find your account number come to the Credit Union and win \$25.00. All winners will have until July 31, 2010 to claim their prize. The winners from the last quarter were Tracey Mahatha, William Powell, Betty Beadle and Joseph B. Patrick III.

Holiday Closings

INDEPENDENCE DAY

Monday, July 5th

LABOR DAY

Monday, September 6th

DID YOU KNOW?

All active FFCU Visa Credit Card holders are eligible for a quarterly drawing? All you have to do is actively use your FFCU Credit Card during the quarter and you could win one of many gifts. The winner will be notified at the every quarter by the 10th of the first month. Some limitations and restrictions apply.



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, CompleteTax, DIRECTV and through ShopAmerica, a new online mall specifically for credit union members (1087).

Florence Federal Credit Union is here to help our members 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.



CREDIT UNION FINANCING PUTS YOU IN THE DRIVER'S SEAT!

If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and pursue the classified ads and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget (14933). At the credit union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle; make the credit union your first stop.

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, 2010
 Assets\$42,004,277.00
 Shares\$36,234,937.00
 Loans.....17,339,388.00
 Credit Cards473,017.00
 Members4464

LOAN RATES

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

First Mortgages 100% of Appraisal
 Rates are subject to change at any time without notice.

SAVINGS RATES

Quarterly Ending	Dividend	March 31, 2010
Shares	1.00%	1.00% apy
Money Market	1.15%	1.26% apy
Christmas Club	1.00%	1.00% apy