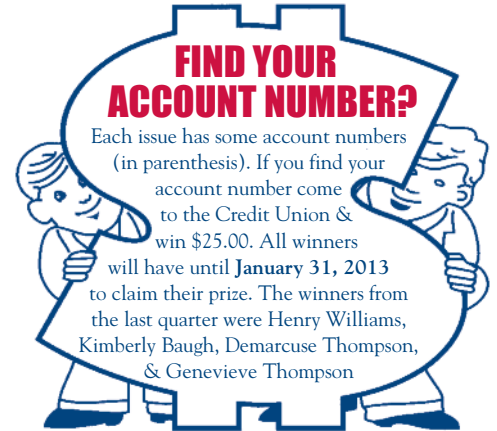




Have You Moved?

If you have moved recently, make sure to stop by the credit union and let us know. It is important that you keep all your credit union information accurate. This includes your address, phone number, and email address. If you have recently moved, or are planning a move, please let us know. Just come in the credit union and fill out a change of address form, or you can also update your personal information through our online banking system Net Branch under your personal preferences. For more information please contact the credit union.



CHECK OUT OUR LIMITED TIME MORTGAGE SPECIAL!

For a limited time only the credit union is offering mortgage rates as low as 3.99% APR! We will only be offering this rate for a limited time, so come in today (6405) and let us finance your home. For more information about our real estate loans contact Leathe Osborn at 256-767-4700.

INCOME TAX Refunds

If you are expecting an income tax refund this year, receive it quickly with direct deposit. You can get your income tax refund directly deposited into your savings or checking account here at the credit union. Not only will you receive it quickly, you also will not have to worry about it getting lost in the mail. Just make sure you give the IRS the correct routing and account information, and if you need help locating these numbers please give us a call at 256-767-4700.

Holiday Closings

NEW YEAR'S DAY

Tuesday, January 1st

MARTIN LUTHER KING DAY

Monday, January 21st

PRESIDENT'S DAY

Monday, February 18th

SAVE THE DATE: Annual Meeting 2013

The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's annual meeting. The annual meeting provides an opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and (2928) innovations over the past year as well as goals for the future. You will be able to ask questions, meet fellow members, coworkers, incoming credit union officers, and learn about what makes your credit union truly special.

Your savings are insured to \$100,000

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

EQUAL HOUSING LENDER

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Errors
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Insurance

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1505 North Pine St.

Branch
501 E. Tennessee St.

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

DEBIT CARD: A Smarter Way to Pay

It's rush hour in the checkout lane and you're digging through your purse to find your checkbook, trying to avoid the glares of the shoppers in line behind you. "It's got to be here somewhere," you plaintively tell the clerk, whose eyes are now rolling skyward. "Ah, here it is!" But oh-oh, what happened to your pen?

There's an easier and faster way to pay: with a debit or check card from the credit union. Widely accepted (even at many merchants that don't take credit cards) a debit card makes checkout a breeze. You simply swipe your card and enter your Personal Identification Number (PIN). You may be offered cash back - saving a trip to the ATM. Verify the amount of the purchase and you're on your way. For some transactions, you may be asked "debit or credit." If you say "credit," you will sign for the purchase instead of entering your PIN. Either way, the amount is electronically subtracted from your checking account, thus there's no interest to pay. Simply keep the receipt so you can remember to subtract the amount from your account balance.

Also, you can earn rewards for every debit card purchase through our UChoose Rewards Program. You will earn points per dollar for every (10072) purchase when your debit card is used, and you can redeem these points for all kinds of rewards including gift cards, electronics, and vacations! To learn more about our UChoose Rewards Program visit www.uchooserewards.com.

To find out more about the advantages of using a debit card, contact the credit union.

ID THEFT: PROTECTING YOURSELF

If you have ever had your wallet go missing, you know the sense of stomach-turning panic that ensues. But there's an even more insidious danger to your well-being: Identity theft. When an identity thief steals your personal information, the resulting havoc can last months, even years. And it can happen to anyone, at almost anytime. ID theft is so prevalent, there's no ironclad way to keep it from happening to you. But there are some simple things you can do to help protect yourself:

1. Think twice before giving out your Social Security number or any personal information. Ask why it's needed.
2. Be cautious any time you are online. Don't click on links in emails unless you are absolutely sure they are legitimate. Look for "https://" in the Web address and scroll over the lock icon to verify the site's authenticity.
3. Never give out personal or account information to an unsolicited caller or answer a text asking for it.
4. Shred documents with personal information (including junk mail with your name and address) prior to recycling or discarding them.
5. Visit www.ftc.gov/idtheft for more help, including what to do if you are a victim.

Also, as a FFCU checking account holder, we provide you with Identity Theft Coverage. Should you find yourself a victim of Identity Theft, contact the credit union immediately and we will get you in touch with a Recovery Advocate who will help you restore anything lost due to identity theft.

For more information contact the credit union at
256-767-4700 or visit
www.fccuonline.com/identitytheft.asp

TIPS FROM IRS THIS TAX SEASON

Be sure to protect yourself against ID theft and other scams during tax filing season. Scammers attempt to use the name or logo of the IRS to obtain your personal information. To keep your information safe, follow these simple guidelines:

- IRS will never use e-mail to initiate contact with taxpayers about their accounts.
- If you receive an e-mail promising you a tax refund, delete it immediately without opening it.
- IRS employees do not reach out to taxpayers by e-mail or phone. Refunds and audits are sent by way of mail. If IRS communications are not coming by the United States Post Office, be very skeptical.
- Never open unsolicited messages claiming to come from IRS.
- If you have any questions and need to confirm if something is coming from the IRS, call them directly at 1-800-829-1040.

A Note of Appreciation

We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Thank you for choosing the credit union as your financial institution! Whether you are a saver or a borrower, your participation in the credit union has allowed us to put the credit union philosophy of "people helping people" into action. As a financial cooperative, we pool the savings of members in order to provide loans to other members. We don't answer to any outside stockholders; any profits are returned to you in the form of competitive rates on savings, lower rates on loans and improved services. The more you use the credit union, the more efficient we can be. We appreciate your support and look forward to serving you in 2013.

NEED MONEY IN A HURRY?

If you need money in a hurry, look no further than a Signature Loan from your credit union. We can offer you a loan with quick approval that doesn't (15376) require collateral and gives you the extra cash when you need it. The money can be used for all kinds of things, like purchasing small appliances, TVs, computers, unexpected expenses, much-needed vacation, or whatever you may need it for. Let us help - get a Signature Loan today.

BOARD OF DIRECTORS

Cheryl LeeChairman
Dr. Kenneth Johnson.....Vice Chairman
Jimmy Carringer.....Secretary
Andy Betterton.....Treasurer
Dr. Randy Pettus.....Member

SUPERVISORY COMMITTEE

Carolyn Eck.....Chairman
Beth Jordan.....Vice Chairman
Charles Kyser..... Secretary

THE STATISTICS

The Statistics as of November 30, 2012
Assets\$48,543,225.00
Shares\$41,922,353.00
Loans.....\$16,112,440.00
Credit Cards\$541,296.00
Members4,195

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	December 31, 2012
Shares	0.40%	0.40% apy
Money Market	0.60%	0.60% apy
Christmas Club	0.50%	0.50% apy