



Listerhill's Just Move It campaign is still going strong! To date, we have given over \$200,000 in rewards to members just like you who have taken a new loan or moved an existing loan to us from another institution! Not only does moving a loan save you interest, but we will even reward you for doing so! The promotion runs through December 31, so there is still time to get involved and take advantage of the rewards (up to \$200 cash!). But hurry! This great deal won't last forever!

Moving a loan is not hard or intimidating. In fact, that's what we are here for! Simply stop by a branch and ask to talk with a loan officer. We'd love to go over your finances and show you exactly how we can help you save.

Don't have a loan with anyone else? That's okay! New loans and even opening a new credit card count the same to make you eligible for rewards.

For more information or exactly how much cash we have for you, read more details at listerhill.com/just-move-it.

★ HOLIDAY CLOSING:

- Monday, Oct. 10 (Columbus Day) - All locations closed.
- Friday, Nov. 11 (Veteran's Day) - All locations closed.
- Thursday, Nov. 24 (Thanksgiving Day) - All locations closed.
- Friday, Nov. 25 - Listerhill.com/holidays for details.
- Friday, Dec. 23 - Listerhill.com/holidays for details.
- Saturday, Dec. 24 (Christmas Eve) - All locations closed.

★ **CHRISTMAS CLUB:** Christmas Club balances will be deposited into member's share accounts on or around Wednesday, October 19th!

International Credit Union Day is just around the corner once again! Visit your local branch and celebrate with us Thursday, October 20. We will have snacks in the lobby as our way of saying thank you. Members like you make this cooperative work! We mean it when we say you're more than money and we're more than a credit union.

CASH FOR YOUR CAUSE



We believe in good causes and love people that support them. Represent your cause by creating a video telling us why your cause should get the cash - then get votes for your submission. The big prize is \$3,000 for your cause and \$500 for you! The two runners up also win with \$500 toward their cause and \$50 for each applicant.

Applications and video submissions are due by October 11 at YoungFreeAlabama.com, and voting ends October 26. So apply today and vote for your cause!

CHRISTMAS LOANS

Your credit union is here for all seasons of life, and it's no secret that the holidays are among the most expensive. We are here to make your financial life as simple as possible.

This is why, beginning October 3rd, we are dropping rates on all Christmas loans. You could be eligible for a \$2,000 Christmas loan with a rate as low as 6.5%*.

This promotion ends December 23, 2011, so come in and talk to a Credit Union Representative for more information soon so you can have shopping out of the way!

*The ANNUAL PERCENTAGE RATE you receive is based on credit worthiness and our underwriting guidelines. Restrictions may apply.

NEW AUTO RATES

The wheels aren't the only thing on a car that help it move. Being able to afford one can also be a vital mechanical part of the process. This is why we've moved our auto rates even lower.

With a rate as low as 2.49%, and a cash reward up to \$200, now is the time to move it. But move quick, this rate ends at the end of the month. Stop by today; it's a win/win for you and your money!



NOW WITH AUTO RATES AS LOW AS
2.49%*

JUST MOVE IT.
AND WE'LL PAY YOU UP TO \$200

*The ANNUAL PERCENTAGE RATE you receive is based on credit worthiness and our underwriting guidelines. Restrictions may apply. Please contact a Credit Union representative for further information. Promotion ends October 31, 2011.

OUR PERFORMANCE SUMMARY

Fall 2011

Dividends Declared

The following dividends were paid on share accounts for the 3rd quarter of 2011:

Dividend Rate: 0.85%

Annual Percentage Yield: 0.85%

Please contact the credit union for further details concerning applicable terms and fees.

LCU Statistics

August 31, 2011

| | |
|--------------|---------------|
| Assets | \$529,911,220 |
| Deposits | \$474,876,268 |
| Loans | \$352,587,563 |
| # of Members | 69,450 |

MOBILE IS HERE!



With **Listerhill Mobile**, you can use your iPhone, iPad, or iPod Touch to access your accounts anywhere, anytime. Check account balances, view transactions, transfer between accounts, all in the palm of your hand! This is just the first of many new ways to manage your account on the go. More platforms will be announced soon!

★ YOUNG AT HEART ★

50 or better... Sign up at any Branch location today!

Are you ready for a getaway?

Biltmore Estate & Asheville, NC: November 28 - December 1, 2011. We have 8 seats available on this trip. If you are interested in going with us, payment is due in full upon signing.

Savannah, GA - The Belle of Georgia!: March 5-9, 2012. This trip includes tours of gorgeous Beaufort, SC, "Queen of the Carolina Sea Islands", a visit to Parris Island, a tour of charming Savannah and its historic homes, amazing Jekyll & St. Simon's Island and lunch at Paula Deen's restaurant, The Lady & Sons. A deposit of \$75 is required by January 1, 2011 to reserve your seat!

Visit Young At Heart online, listerhill.com/youngatheart, for more exciting trips scheduled for 2012. Cruise to exotic Hawaii, overwhelm your senses at the Grand Canyon, or take a day trip to Carrollton, AL.

Questions? Call or email DeAnna Flippo at 256-383-9204 ext 269 or dflippo@listerhill.com for more information.

THE PERFECT GIFT



Give the gift of choice this year.

When it comes to holiday shopping, not everyone is easy to buy for. But now, choosing the perfect gift has never been simpler. The Listerhill Visa

Gift Card is smart, thoughtful, and always well received. It's welcomed at millions of locations where Visa debit cards are accepted! When you give the Listerhill Visa Gift Card, your gift is perfect every time. Pick one up at any branch!