

BOARD INFORMATION WINTER 2011

Dividends Declared

The following dividends were paid on share accounts for the 4th quarter of 2010:

Dividend Rate: 1.00%

Annual Percentage Yield: 1.00%

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

LCU Statistics

November 30, 2010

Assets	\$492,313,802
Deposits	\$443,434,744
Loans	\$343,999,252
# of Members	68,021

LISTERHILL SCHOLARSHIP

Each year Listerhill awards several lucky students with college scholarships. This year, Listerhill will be implementing a new application process. Visit our website at YoungFreeAlabama.com for more information.



Safety Net

ENROLL NOW

Safety Net ensures that your card is there when you need it.

Signing up is easy. Just visit our website at www.listerhill.com and click on the Safety Net button or contact your local branch. You can then authorize us to pay overdrafts on ATM and debit card transactions as well as checks, bill payments and other ACH transactions. A \$29 fee will be assessed each time we pay an overdraft.

Don't get caught without the convenience of your debit card. Sign up for Safety Net today!

FINANCIAL FOCUS

HOLIDAY CLOSINGS

All locations will be CLOSED:
Martin Luther King, Jr. Day
Monday, January 17
Presidents' Day
Monday, February 21

NEW UNA BRANCH EMPLOYES EIGHT STUDENTS

We are super excited to announce that we have hired our Financial Gurus to staff The Hill branch at University of North Alabama. Each of these candidates demonstrated they have loads of personality and are interested in learning how to provide money-management tips and help to students on campus!

The following students were selected to serve as Financial Gurus: Amanda Bowen, Tabitha Brown, Trent Cronin, Linley Craig, Krysten Crosslin, Amber Davenport, Ethan Lolley, and Jordan Roberts.

The Hill branch is located across from the On-Campus Bookstore. It's a relaxed and casual atmosphere with cable TV, a Wii station and comfy seating, open Monday to Friday from 8:30 am to 3:00 pm.

Please stop by and let us show you how The Hill Account can help you!

PROJECT BENEFITS TROOPS AT THE HOLIDAYS

Listerhill Credit Union and WHNT have teamed up to promote the United Service Organization's (USO) Operation Phone Home program this holiday season. The program collected Christmas cards and monetary donations for prepaid phone cards that the USO will distribute to troops overseas.

"When my son, Bryan, was in Iraq 14 months, he had to stand in line for a while before he could use the phone," said Paula Coburn, Member Service Supervisor at Listerhill Credit Union. "It's very important for our soldiers to have phone card minutes when they get the opportunity to call home. It might be a long time before they

have the chance again."

"This year, we've collected nearly 2000 greeting cards for the troops and raised \$3200 for prepaid phone cards. I think this says a great deal about our community and their appreciation for our men and women serving in the military," said Listerhill President Brad Green



"I'm so glad Listerhill and WHNT are promoting Operation Phone Home," said Coburn. "I think we need to give our troops all the support we can. We can't do enough for them."

OFFICIAL CALL: 2011 ANNUAL MEETING

The Annual Meeting is held each year to give each member an opportunity to participate in the ownership of a democratic, not-for-profit financial institution. It is an occasion for management and elected officials to report to you, our owners. It is an

opportunity for you to raise concerns, ask questions, make suggestions or meet the management team. Make plans to join us Saturday, February 12th at 10:00 am. Refreshments, gifts and door prizes will be provided.

A PUBLICATION FOR LISTERHILL CREDIT UNION MEMBERS.



YOUNG AT HEART TRIPS

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

Are you ready for a getaway? Get away with our 2011 Young at Heart group trips!

April finds us traveling to Carrollton, AL for a day trip to see *The Face in the Courthouse Window*.

We will enjoy the play, a tour and a performance by the Alabama Regiment on the Courthouse lawn. We'll also have dinner at the Plantation House, which is on the list of "Best Dishes to Eat in Alabama Before You Die"!

In May, we will set off on an Alaskan Cruise and in July we'll visit Mt. Rushmore/Badlands!

If one of these trips interests you and you'd like more details, visit our website at www.listerhill.com, click on News, then click on Young At Heart. Also, you can always call DeAnna Flippo at 256-383-9204 ext. 269.

Hope to hear from you soon!



PICK 5 SCHOOL CONTEST WINNERS

In addition to the \$50 donations, we also held a contest to find the schools that had the highest percentage of participation. The following were the lucky winners:

\$5000 Grand Prize Winner: Hamilton High School

\$1000 Runner-up Prize Winners: Central High School
Cherokee High School
Muscle Shoals High School
Phillips High School
Winston County High School



OVER \$200,000 RAISED FOR LOCAL SCHOOLS

In the face of statewide budget cuts, over 160 North Alabama schools have received much-needed financial assistance from your credit union. Listerhill Credit Union recently donated more than \$200,000 to schools in the 12 North Alabama counties they serve.

Listerhill Credit Union launched the "Pick 5" promotion in April to benefit local schools. New or current members of the credit union who signed up for a Pick 5 or The Hill account were rewarded with a \$50 donation to the public or private school of their choice. The promotion concluded October 31st with over \$200,000 raised.

"We have been overwhelmed by the way our members and the local communities responded to this promotion," said Brad Green. "The members' first responses were disbelief. People thought it might be too good

to be true. But once reality set in, members quickly spread the word to help their local schools."

What Impact Did the Grants Make?

Hamilton High School Principal Ronnie Miller:
"Almost \$12,000 from Listerhill was a God-send."

Central High School Principal Keith Morris:
"It has by far been the best help we've had from any corporate sponsor because the money was not earmarked for a certain item. We can use it for what we need."

Cherokee High School Principal Jeff Burbank:
"The money from Listerhill Credit Union is a tremendous blessing in financially difficult times."

Muscle Shoals High School Principal H.L. Noah:
"The funds helped buy much-needed equipment for the teachers."

The promotion was an extension of Listerhill's commitment to education. Like most local financial institutions, the credit union funds college scholarships and donates to school programs. In addition, the credit union is committed to equipping area high school students with the basic financial skills they need through classroom instruction, workbooks and personal finance software for schools. In 2009 alone, more than 1,300 students from 19 schools benefited from Listerhill's financial education presentations in their classrooms. In 2010, Listerhill partnered with the University of North Alabama to create The Center for Financial Literacy and The Hill branch on UNA's campus.

FROM THE PRESIDENT

The holiday season always causes me to reflect on the relationships that have helped shape my life over the past year. As members of our credit union, I can't help but think back on the relationships we have with each of you. You are the reason we exist. Helping you to save effectively and borrow affordably is at the forefront of our decisions.



Throughout this past year, you've seen the results of our efforts to strengthen our relationship with you and our community. With your help, our Pick 5 promotion introduced many of you to more convenient services such as debit cards, online banking, and electronic statements, and raised over \$200,000 for local schools in the process. Throughout the year, we have maintained some of the area's lowest loan rates and continued to meet your lending needs when other financial institutions have tightened in the current credit crunch. We also began a passionate effort to enhance the financial futures of the area's young people. We created and introduced their very own The Hill account through efforts like the Young and Free Alabama spokesperson contest and the establishment of "The Hill" branch and Financial Literacy Center on the campus of the University of North Alabama.

Have you personally considered other ways that we might be of help to you? Mortgage loan rates are at historic lows. Maybe the convenience of a personal line of credit would provide you with the purchasing power that you need. Several members have already discovered the advantage of our outstanding Visa credit card rates and terms. Furthermore, premium savings rates are still available on our Pick 5, "Hill", and other deposit accounts to help you save for your financial future.

There's never been a better time to take advantage of the added value and services your credit union offers you as a member. In the coming year, we hope to deepen the relationship we have with you as well as encourage new relationships with new members to begin. Remember, we're in this business for you, our members. Is there anything else we can do to help with your financial future?

Sincerely,

Brad Green, President & CEO

WORK WITH SOMEONE

YOU TRUST

- 401(k) / Pension Rollovers
- Retirement Planning
- Education Funding
- Mutual Funds
- Life Insurance
- Long-Term Care Insurance
- Wealth Management



ANDY CLARK
Financial Advisor
(256) 383-9204
The MEMBERS Financial Services Center
Located at: LCU Main Office
4790 E 2nd St. • Muscle Shoals

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(2.99%)

Member

AUTO LOANS.

Get a rate so low,
you'll feel like you own the place.
(Well actually, you do.)

*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. Offer good until April 30, 2011.