



Paying too much interest? Odds are, we can find a way to save you interest by moving an existing loan to us today. How, you ask? As a not-for-profit institution, one of our missions is to provide members with the lowest interest rates possible. Plus, with today's low interest rates, now is the time to move it.

Nonetheless, we believe saving starts with listening, so the first thing we want to lend is an ear. So stop by, chat with a representative today, and let us save you interest.

What's more, if you move your loan, **we'll give you up to \$200 just for moving it.** Auto, home, credit card - you name it. However, this promotion will only last a limited time, so stop in today to find out more.

Want to avoid monthly fees? The good news is no one has to pay them. You can waive monthly fees on your checking account by adding one of the following relationships: **Pick 5 Relationship, The Hill Relationship, Loan Relationship, Deposit Relationship.** For help choosing the relationship that's best for you, see a Credit Union Representative.

INTRODUCING LEE TAYLOR



The search is over for the voice of our under 25 crowd. Lee Taylor, 24, is the winner of Listerhill Credit Union's ultimate job search and the second Young & Free Alabama spokesperson, replacing Chris Anderson.

"Lee worked really hard, creating videos, facebook groups, and attending events to create a following and earn this opportunity. He is likable, creative and talented, and we're excited to have Lee join the Young & Free Alabama team," said Listerhill President and CEO Brad Green.

As the spokesperson for Young & Free Alabama, Lee takes over YoungFreeAlabama.com, using it as his platform for creating regular online videos and blogs to keep content fresh. Lee will also serve as an advocate for his age group, attending events and representing Listerhill to his peers.

★ **HOLIDAY CLOSING:** All locations will be **CLOSED**
Independence Day - Monday, July 4th
Labor Day - Monday September 5th

★ **LISTERHILL SCHOLARSHIP:** Congrats to our six scholarship winners: Emily, John, Chelsea, Jake, Christina, and Josh! Each recipient is receiving a \$1,000 scholarship towards college from Listerhill Credit Union, provided by members like YOU!

★ **AMENDMENT TO FUNDS AVAILABILITY POLICY:**
Effective July 21, 2011, we will increase the amount of funds made available to you if a hold is placed against your deposit. If a hold is placed, the first \$200 of the deposit will be available to you on the first business day after the day of your deposit. We will notify you if a hold is placed against your deposit and when the full amount of your deposit will become available.

NEW GAP & WARRANTY COVERAGE

Relax, we've got you covered.

We are now offering GAP Coverage and Extended Warranty at rates exclusive to our members.

This is just one more way that you are more than money and we are more than a credit union. See a Credit Union Representative for more details!



DATE WITHDRAWAL BALANCE TRANSACTION

JUST MOVE IT.

AND WE'LL PAY YOU UP TO

\$200

IN ACCOUNT WITH DEPOSIT INT

THAT'S OUR FINANCIAL STATEMENT.



JUST MOVE IT

Not only is it our goal to save you interest, but we want to give you up to \$200 just for moving a loan to us. Below is exactly how much we are giving to members:

- \$1,000 - \$5,000 = \$50 Cash
- \$5,001 - \$10,000 = \$100 Cash
- \$10,001 - \$20,000 = \$150 Cash
- \$20,001+ = \$200 Cash

See a Credit Union Representative for details, but it's a limited time offer, so stop by today!

OUR PERFORMANCE SUMMARY

Spring 2011

Dividends Declared

The following dividends were paid on share accounts for the 2nd 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

May 31, 2011

| | |
|--------------|---------------|
| Assets | \$524,998,778 |
| Deposits | \$472,697,907 |
| Loans | \$346,691,635 |
| # of Members | 69,007 |

★ YOUNG AT HEART ★

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

Are you ready for a getaway?

The month of May found 43 of our Young at Heart members at sea to beautiful Alaska! It was an unbelievable trip full of fun and adventure! However, if you missed that trip, we have several more coming up for you to take advantage of. Take a look!

Living Well Alabama Workshops presented by Listerhill & NACOLG: Tuesdays, 10:00a.m. to 12:00p.m. from August 2 – September 6, 2011 in the Listerhill Auditorium. Do you hurt all the time? Are your health issues telling you what you can and can't do? Living Well Alabama workshops can help put you back in charge. We have 20 spots available for this **free** workshop on a first come first serve basis.

Biltmore Estate & Asheville, NC: November 28 - December 1, 2011. Visit the Biltmore in Asheville, NC, a National Historic Landmark with America's largest home, gardens, winery, and world-class luxury inn. *\$359 per person (double occupancy)*

Hawaiian Cruise: Summer 2012. On this 7-day cruise, you'll be on island time as you discover cascading waterfalls, active volcanoes, black, green and white sand beaches, historic sites, and unspoiled nature. Come experience the wonders of Hawaii on an incredible cruise vacation.

Questions? Call or email DeAnna Flippo at 256-314-6599 ext. 269 or dflippo@listerhill.com, or for more information log on to www.listerhill.com/youngatheart.



Get Cash Back

Enjoy the convenience of getting cash back at the register when you make a purchase with your debit card and PIN. Avoid an extra trip to the ATM, and get the cash you need at many of your favorite grocery stores and other retailers. With cash back, you'll save the one thing more valuable than money - your time.