

Anywhere. Anytime.
and now ... **Any Phone.**



LISTERHILL MOBILE

app. wap. sms.

Whether you're at work, on the couch, or in line at the grocery store, accessing your account is only buttons away. Need to transfer money, check a balance, or find the nearest ATM? Now you can do that directly from your mobile phone, *any mobile phone*.

Later this month, we are proud to be launching several new ways you can access your account on the go:

- Android, Blackberry, and iPhone users will find the **Listerhill Mobile App** very useful and convenient.
- Other smartphone users will enjoy our advanced **WAP** access through the phone's internet browser.
- All phones, SMS enabled, will love the quick **Text Banking** option.

These three ways to access your account will be available later this month. Keep checking Listerhill.com/mobile for more information.

★ HOLIDAY CLOSING:

Monday, Jan. 16 (MLK Day) - All locations closed.
Monday, Feb. 20 (President's Day) - All locations closed.

- ★ **ATM UPGRADE:** Listerhill Credit Union has completed the upgrade of our entire ATM network to accommodate persons with special needs. The Americans with Disabilities Act required the addition of speech enabled operation at financial institution ATMs by March of 2012. Our project was completed ahead of time in November of 2011.

The **Annual Meeting** is held each year to give every member an opportunity to participate in the ownership of your democratic, not-for-profit cooperative. It is an occasion for management and elected officials to report to you, our owners. This is also the time for your voice to be heard! Make plans to join us **Saturday, February 11th at 10:00 am at the Listerhill Auditorium**. Refreshments, gifts and door prizes will be provided!

I HEART MY CREDIT UNION



I'm sure you've seen us around town - whether it's on a billboard, on television, at an event, or even handing out cash at your favorite lunch spot. On International Credit Union Day this past October, Listerhill launched a new site, IHeartMyCreditUnion.org.

Here you'll learn more about credit unions, what others are saying about them and the perks of being a member.

However, this campaign is more than a website. Our *Where's Your Heart Squad* has been on the streets surprising Listerhill members found using their debit cards with \$5 cash. Watch the video on IHeartMyCreditUnion.org! **Do you heart your credit union?** If so, share your story on the site today!



The Young & Free Scholarship
—you could
receive \$1,000!

APPLY by Feb 20
VOTE from Feb 22-29

Achieving your dreams just got a little easier! Young and Free Alabama, powered by Listerhill Credit Union, is excited to announce its 2012 Scholarship Program. We'll be awarding \$1,000 scholarships to five college-bound students who are able to best demonstrate leadership in their community. Details are at YoungFreeAlabama.com!

SHARE THE LOVE!

Throughout the second half of 2011, we were paying members up to \$200 for loans during our Just Move It loan promotion. By the time the promotion ended on December 31st, we had paid over \$400,000 to thousands of members. Maybe you were one of those members. If so, share the love on our Facebook page or watch a video of others who did at Facebook.com/listerhillcu.

\$400,000
PAID TO MEMBERS WHO JUST MOVED IT
THAT'S OUR FINANCIAL STATEMENT.

OUR PERFORMANCE SUMMARY

Winter 2012

Dividends Declared

The following dividends were paid on share accounts for the 4th 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

November 30, 2011

Assets	\$537,490,905
Deposits	\$481,615,206
Loans	\$358,535,027
# of Members	69,795

EARN REWARDS EVERYDAY



Turn everyday purchases into reward points. With CUREwards, your credit and debit cards earn reward points for every purchase - even the ones you make everyday.

In fact, you probably already have points waiting to spend in the CUREwards Mall. Shop the mall today at curewards.com and cash in on what you've already earned or find a larger reward to save for!

OPERATION PHONE HOME



For the fourth straight holiday season, Listerhill Credit Union and WHNT News 19 have teamed up to collect over \$1,800 in donations and Christmas cards that United Service Organization (USO) will distribute

to troops overseas.

According to the USO, 100 percent of the money collected through Operation Phone Home goes directly to the purchase of phone cards and the operation of their private phone network.

★ YOUNG AT HEART ★

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

Are you ready for a getaway?

Savannah, GA - The Belle of Georgia! March 5-9, 2012. Trip is full.

Carrollton, AL - "The Face in the Courthouse Window" Daytrip: April 20, 2012. Join us as we explore and enjoy one of the most famous "ghost" stories in Alabama. Seats are still available, but hurry, it's filling fast!

Visit Young At Heart online, Listerhill.com/youngatheart, for more exciting trips scheduled for 2012. Cruise to exotic **Hawaii** or overwhelm your senses at the **Grand Canyon!**

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