

BOARD INFORMATION SPRING 2009

Dividends Declared

The following dividends were paid on share accounts for the 1st quarter of 2009:

Dividend Rate: 0.85%

Annual Percentage Yield: 0.85%

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

LCU Statistics

February 28, 2009

Assets	446,208,417.05
Deposits	401,849,095.54
Loans	299,061,331.25
# of Members	63,822

LCU SCHOLARSHIPS DEADLINE APRIL 24, 2009

The LCU Scholarship Program was created to provide financial support for Listerhill Members who are pursuing higher education with demonstrated financial need who achieve academic excellence and contribute to the community in which they live. Each scholarship is worth \$1,000 per year. In order to receive consideration, students must graduate from high school in one of the following counties: Colbert, Cullman, Fayette, Franklin, Lamar, Lauderdale, Lawrence, Limestone, Marion, Morgan, Walker or Winston. The award may be used to fund any accredited post-secondary education (college, vocational, public and private). Applications are available at www.listerhill.com

WORK WITH SOMEONE YOU TRUST

A Message from the MEMBERS Financial Services Program

- Is your retirement money invested properly?
- Will you have enough income in retirement?
- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?



The MEMBERS Financial Services Program located at your credit union has one objective: to help you reach your financial goals. We're here to help you make sound financial decisions consistent with your risk tolerance, investment time-lines and goals.

The program works in cooperation with your credit union and complements the products and services the credit union makes available to you. Together we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact Andy Clark (ext. 282) or his assistant Rita Spurgeon (ext. 280) today at 256-383-9204 or 800-239-6033 for a no-cost, no-obligation appointment.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

B2MM-0205-8114



HOLIDAY CLOSINGS

All locations will be CLOSED:

Memorial Day

Monday, May 25

Independence Day

Saturday, July 4

FEE NOTICE

As of May 15, 2009

USAepay Transaction Fee: 2%
(Cash advance on a MasterCard debit card).

CU Check (Corporate): \$2.00

Returned Deposit Item: \$6.00

Stop Payment: \$25.00

Copy of Paid Check: \$3.00

Copy of Voucher: \$3.00

Tax Levy/Garnishment: \$50.00

Foreign Money Exchange: \$15.00

International Wire Transfers:

Incoming: \$30.00

Outgoing: \$50.00

Lost Safe Deposit Box Key: \$25.00

KID'S FAIR

Saturday, May 2, 2009

Regency Square Mall,
Florence

Join us for a day of fun as Listerhill and other local businesses offer free activities for children, including face painting, a moon bounce, games, prizes, and other fun activities.

Member

TAKE ADVANTAGE OF LOW INTEREST RATES

Thousands of calls pour into our branches each day, and over the past six months an interesting trend has formed. Instead of beginning the call by asking for our loan interest rates or what loans we offer, callers are asking *if* we are lending.

we are willing and able to lend money. In fact, our low interest rates make it a great time to refinance or secure a new loan with us. Low interest rates mean more money in your pocket. For example, refinance your home loan with our 30 year fixed rate mortgage and you could lower your monthly payment. Transfer your credit card balance to our VISA card with interest rates as low as 9.90% APR.

It seems that all the doom and gloom in the news may have caused some consumers to question whether financial institutions have funds to lend at this time. However, at Listerhill we are lending. To combat this misconception we are launching a campaign that simply emphasizes that



INVEST IN AMERICA — A HUGE SUCCESS!

Both our members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 40,000 cars have been sold through the **Credit Union Member**

Discount From GM and Chrysler's Credit Union Member Cash program. Go to lovemycreditunion.org or call 1-800-239-6033 for more details on these great discount programs.

A PUBLICATION FOR LISTERHILL CREDIT UNION MEMBERS.



YOUNG AT HEART WASHINGTON DC TRIP

Call Amber Morgan at 256-383-9204 for more information.

A trip to for the Young at Heart Members to **Washington DC** has been scheduled for May 7-12, 2009. If you are interested in joining us on the trip you may do so by depositing the full amount due by **April 21st**. The double occupancy rate is \$466 per person, add \$170 for single occupancy. Payments can be made at any LCU branch.

Amelia Island, St. Augustine & Jacksonville, FL

Date TBA based on member inquiries; 30 person minimum
Excitement and fun await you in Florida!

Soak up the age-old splendor of St. Augustine — America's first and oldest city, and discover Ponce De Leon's Fountain of Youth at the National Archeological Park.

Next, explore the coastal island beauty of Amelia Island with a Guided Tour, time in the Historic District, and more!

You will love the Guided Tour of Jacksonville on the sparkling shores of the St. John's River. Of course, this trip is not complete without an exclusive Dinner Party with Entertainment. Prices are as follows:

Single-\$712 Double-\$532 Triple- \$512

Call today and deserve your spot!



FROM THE PRESIDENT



Dear Members,

Like many Americans, you too may be trying to save money. The newspapers, internet, and television programs are filled with information on how to accomplish this goal. Instead of giving you another list, I would like to applaud

you for one step that you have already taken to save money; becoming a member of a credit union.

Being a member of a credit union is a great way to get the most for your money. Not only are credit union's savings rates higher than other financial institutions, but our fees and loan rates are lower. All this translates to having more money to spend on what your family really needs.

At Listerhill we are devoted to helping you save, but also offering you services that are worth more than money. As a Listerhill Member you have a whole team devoted to helping you achieve your financial goals. We will guide you through tough financial decisions, and will be there if you get into a jam. You can breathe easy knowing that your money is safe and being well cared for at Listerhill.

So what makes us different than other financial institutions? We're member owned. That means that we exist to serve you. Our not-for-profit structure, allows for us to return profits to you by way of dividends.

The best recommendation that I can make would be to take advantage of all the benefits that your credit union has to offer. Whether you sign up for Online Banking, call Balance Financial Counseling, or secure a low interest rate loan I have confidence that you will be glad that you are a Listerhill Member.

Also, do your friends and family a favor and tell them why you love being a Listerhill Credit Union Member. They'll be glad you did.

Sincerely,

Brad Green, President & CEO

NATIONAL CREDIT UNION YOUTH WEEK CONTESTS

April 19-25, 2009

National Credit Union Youth Week encourages Credit Unions nationwide to address the financial needs of people under the age of 18, to shine the spotlight on how youth manage their own money. In honor of Youth Week Listerhill is hosting a coloring contest for grades K-2, as well as a T-Shirt design contest for grades 4-6 promoting this year's theme, "The Magic of Saving".

How to Participate: Parents of children **Grades K-2** should go to listerhill.com and follow the link on the home page to the coloring book page. **Grades 3-6** should use an 8-1/2" x 11" sheet of paper to create a picture that illustrates the theme of "Magic of Saving".



Submissions: All entries should be submitted to Listerhill Credit Union, Attn: DeAnna Flippo, PO Box 566, Sheffield, AL 35660 and postmarked **no later than April 23, 2009.**

Prizes: One winner will be chosen from each grade and will receive \$25.00 deposited into a SammySaverAccount, a movie pass from Carmike Theaters of Florence, an acknowledgement certificate, and recognition in the paper. One Grand Prize winner will also be selected from Grades 3-6. Their artwork will be featured on the 2009 Sammy Saver Shirt, and the child will have \$100 deposited into a Sammy Saver Account. **For more information visit listerhill.com.**

YOU'RE MORE THAN MONEY. (WE'RE MORE THAN A CREDIT UNION.)

ANNUAL PRIVACY NOTICE

The Privacy Notice below explains how we collect, use and protect your personal financial information. Please read and retain this notice for your records.

You can be confident that your financial privacy is a top priority of Listerhill Credit Union. We are committed to insuring the utmost confidentiality of your records and information. Our commitment to maintain your privacy is supported in all levels of credit union development and training.

We are here to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below to companies that perform marketing or other services on our behalf. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We are required by law to give you this privacy notice to explain how we collect, use and protect your personal financial information. If you have any questions after reading this disclosure, please contact one of our member service representatives.

Information We Collect and Disclose

We collect and may disclose the following nonpublic personal information about you in order to conduct business with you. We only collect necessary information from the following sources in order to provide you with quality service.

- Information we receive from you on applications and

other forms;

- Information about your transactions with us, our nonaffiliated third parties or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as current or past employers or other sources listed on the application.

We may also disclose all of the information we collect, as described above, or under other circumstances, as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Disclosure of Information for Members and Nonmembers

If you terminate your membership with Listerhill Credit Union, we will not share information we have collected about you, except as permitted or required by law. We will also not share information on nonmembers who are occasional users of credit union services, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of confidentiality and your privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to guard your nonpublic personal information.

HOW TO TAKE ADVANTAGE OF DIRECT DEPOSIT

1. Sign Up- Complete an enrollment form to authorize a company to make a Direct Deposit into one or more of your LCU accounts. Authorization forms may vary slightly from company to company, just **be sure that you include your member number if wishing to deposit into a savings account and your draft number**, the numbers at the bottom of your check beginning 701030, **if wishing to deposit into a checking account.**

2. Test- The company making the Direct Deposit may perform a test run with no dollar amount to make sure the account numbers have been recorded correctly.

3. Process- The company processes the payment by Direct Deposit - in banking terms, this is known as an ACH transaction.

4. Post- LCU credits your account and the transaction is reported on your monthly account statement.

5. Confirm and Verify- The company will provide a paper or electronic confirmation of the Direct Deposit. This will confirm the date of the deposit and will include deductions and the net payment amount. If you want further information or a confirmation of your deposit from your LCU, you may call 1-800-239-6033 or if you are enrolled in online banking you may go to listerhill.com.

HOW TO TAKE ADVANTAGE OF DIRECT PAYMENT

1. Authorize- Authorize businesses that send you bills in writing or online to debit regularly scheduled payments from your checking and provide them with your account information. Authorization forms vary slightly with each company that sends you bills, just **be sure that you include your draft number on the form**, the numbers at the bottom of your check beginning 701030...

2. Test- The company may perform a test entry by sending the checking or savings account information you provided, but no dollar amount, to LCU. This entry is called a pre-notification, and is done to make certain that your account numbers have been recorded correctly.

3. Notice- If the amount of the monthly payment varies, you will be notified of the payment amount at least 10 days prior to the payment date. If the date of the debit varies from the agreed upon date or a date is not specified in the authorization, a notice must be sent to you at least seven days prior to the debit date. This way, you always know how much and when your account will be debited.

4. Process- Your billing company processes the payment electronically. This is known as an ACH transaction.

5. Post- LCU debits your account and credits the account of your billing company.

6. Confirm- Your monthly account statement will include detailed reports of your Direct Payment transactions.