

## BOARD INFORMATION SPRING 2008

### Holiday Closings

Monday, May 26 in observance of Memorial Day  
Friday, July 4th in observance of Independence Day

### Dividends Declared

The following dividends were paid on share accounts for the 1st quarter of 2008:

Dividend Rate: 1.25%  
Annual Percentage Yield: 1.26%

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

### LCU Statistics

February 29, 2008

Assets	\$407,923,223
Deposits	\$366,227,865
Loans	\$258,694,612
# of Members	62,758

### GRADUATION GIFT IDEA

VISA Gift Cards are available \$10-\$500 at all full service LCU branches. Gift Cards are valid anywhere Visa debit cards are accepted -- retail stores, restaurants, movie theaters and more -- so rest assured you're giving your family and friends a gift they can really use.\*



\*Fees and restrictions may apply.

## MOVE ON YOUR IRA WHILE THERE'S STILL TIME!

A Message from the MEMBERS Financial Services Program



The clock is ticking and the deadline for making your IRA contribution is fast approaching. Every day you wait could be costing you money. That's because IRAs accumulate on a tax-deferred basis.

Age	Tax Year	Contribution Limit	Deadline
50+	2007	\$5000	April 15 <sup>th</sup> 2008
Under 50	2007	\$4000	April 15 <sup>th</sup> 2008
50+	2008	\$6000	April 15 <sup>th</sup> 2009
Under 50	2008	\$5000	April 15 <sup>th</sup> 2009



An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. For more information about IRAs or to set up an appointment to discuss your options call Andy Clark, the MEMBERS Financial Services Financial Advisor serving the members of Listerhill Credit Union at 256-383-9204 or 800-239-6033.

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-1104-35F1 (1/207)



# FINANCIAL FOCUS

## GO FOR GREEN

Refinance any of your high interest loans (Auto, Credit Card Balances, Boat, RV, Home, etc.) from other financial institutions with Listerhill and receive up to \$200 cash plus a rate discount.

We may be able to save you hundreds of dollars over the life of your loan and lower your monthly payment.\*



\*Refinance pertains to non-LCU loans only. Terms and rate subject to change without notice. Loan approval and Annual Percentage Rate (APR) are based on creditworthiness. Reward will be deposited into your LCU account. Excludes LCU VISAs. Limited time offer April 1-July 31.



## CYRIL B. MANN MEMBER SERVICE CENTER GRAND OPENING



After one year and 7 months of planning and construction, Listerhill Credit Union celebrated the opening of its Member Service Center. Located at 4790 East Second Street in Muscle Shoals, the credit union's new 30,000 square foot addition houses administration, human resources, lending, call center, an ATM, tellers, additional drive thru lanes and more.

To celebrate the grand opening, city officials and special guests joined employees and members on February 14 for a ribbon-cutting ceremony and open house. Guests enjoyed refreshments, gifts and tours of the Center.

The Center was dedicated to honor Cyril B. Mann, the credit union's first and only Chairman of the Board. In 1952, Cyril B. (Dink) Mann and six other Reynolds employees recognized the

need for alternative financial services, other than the loan sharks who lined Second Street in the late 40's and early 50's. These seven individuals pooled their resources and organized Listerhill Credit Union,

Cyril B. (Dink) Mann was first elected to the Board of Directors at the credit union's first annual meeting in 1953 and has served as Chairman of the Board since that time. Mr. Mann stated, "I have always believed and lived the Credit Union philosophy of People helping People."

The "Cyril B. Mann Member Service Center" was designed by Lambert Ezell Durham Architecture-Interior Design and constructed by Smith General Contractors. Phase 2, a renovation of the original facilities, began in February and is anticipated to open in early 2009.



## YOUNG AT HEART

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

### July 28-August 1 Savannah, Jekyll Island & Beaufort

Includes: Motorcoach Transportation, 5 days, 4 Nights Lodging; 8 Meals (4 Breakfast; 4 Dinners) Tour of amazing Jekyll & St. Simond's Island. Tour of gorgeous Beaufort, SC, "Queen of the Carolina Sea Islands" plus a visit to Parris Island. Tour of charming Savannah, including a visit to a historic and famous home. Price per Person:

Single- \$499 per person  
Double- \$399 per person  
Triple- \$379 per person

Deposit of \$ 75 per person is due by April 1, 2008. Payment in full for each participant by June 1, 2008.

### September 2-4 Nashville Show Trip

Includes: Motorcoach Transportation, 3 days, 2 Nights Lodging; 4 Meals (2 Breakfast; 2 Dinners); Guided tour of Nashville; Admission to the Country Music Hall of Fame Opry Mills, Tennessee's premier retail dining, and enjoyment destination. 2 Great Shows: 1) The Grand Ole Opry 2) Nashville Nightlife Dinner Theatre. Price Per Person

Single- \$319  
Double- \$259  
Triple- \$239

Deposit of \$ 75 per person is due by May 5, 2008. Payment in full for each participant by July 5, 2008.

## FROM THE PRESIDENT



Dear Members,

Spring often brings about thoughts of growth and renewal and we have numerous improvements, products and services, which can truly help with your financial growth.

With the dramatic changes in the marketplace, we have lowered auto rates, as well as, mortgage rates to meet your needs. Auto rates are now as low as 5.25%APR, so this is a great time to refinance an auto loan from another financial institution. Refinancing can lower your monthly payments and save you hundreds of dollars through the life of the loan.

If you are planning to buy, build or remodel your home, we have many mortgage products to fit your budget. We now offer a 15 year fixed mortgage through your credit union and up to 30 year fixed mortgages through a secondary source. This year, we introduced adjustable rate mortgages as low as 4.25% APR. Also, take advantage of our Home Equity Line of Credit (HELOC) for home improvements, a vacation or even paying off high interest credit cards.

Our membership growth over the past few years has brought about branch improvements this year. Construction of Double Springs' new branch will begin this Spring and will include an ATM, drive-thru lanes and additional parking. Killen will also have an ATM installed to enhance member convenience. Phase 2 of the Main Office renovation began in February and is expected to be completed in 9-12 months. The current Drive Thru only location at 915 Woodward Avenue in Muscle Shoals will be completely renovated with the addition of a drive up ATM.

High interest payday lenders have lined the streets of many of your towns. This Summer, we will unveil a new product named Better Choice, a payday lending alternative, which will be located at the 915 Woodward Avenue location in Muscle Shoals.

With identity theft rampantly spreading, remember we will never ask for personal or account information over e-mail or phone. If you receive fraudulent e-mails or calls, contact your local branch or e-mail [phishing@listerhill.com](mailto:phishing@listerhill.com).

"People helping People" is what the credit union is based upon, so we always strive to make sure our products and services meet your needs.

Sincerely,

Leonard Holcombe, President & CEO

## FREE IDENTITY THEFT SEMINAR MAY 22

BBB of the Shoals, Listerhill Credit Union and UNA Small Business Development Center are teaming up to present a FREE educational seminar on "IDENTITY THEFT", Thursday, May 22, from 9:00 - 11:30 am (Registration at 8:30 am) at the Florence-Lauderdale Coliseum, 720 E. Veterans Drive, Florence, AL. The event is hosted by BBB of the Shoals and UNA SBDC and sponsored by Listerhill Credit Union.

Mr. Paul Davis, Attorney with the Federal Trade Commission (FTC), will be conducting the program. Make plans to attend and get the latest information for consumers and businesses. Refreshments and door prizes will be offered. For additional information on this program, contact BBB of the Shoals, at (256) 740- 8223 or via e-mail [bbbshoal@hiwaay.net](mailto:bbbshoal@hiwaay.net).

More Information on ID Theft: The FTC estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced

some form of identity theft. It occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The crimes take many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

As with any crime, you cannot completely control whether you will become a victim but you can minimize your risk. Don't let bad things happen to your good name. Make plans to attend the educational program on ID Theft. For more information, contact BBB of the Shoals, at (256) 740- 8223 or via e-mail [bbbshoal@hiwaay.net](mailto:bbbshoal@hiwaay.net).

## 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.

## FREE KID'S UNA SPORTS TICKETS



LCU locations across the Shoals will provide free kid's tickets to all of the University of North Alabama sporting events. The tickets are available for any child up to age 13 (kid's do not have to be a member to receive the free tickets).

Due to NCAA regulations, no child over the age of 13 may receive free tickets.

## FREE FINANCIAL COUNSELING



Listerhill Credit Union is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your

first home, or planning for retirement. We are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program. Call 1-888-456-2227. Counselors are available Monday through Thursday, 7am-10pm, Friday, 7am-7pm, and Saturday, 10am-7pm or visit [www.balancepro.net](http://www.balancepro.net) for more information.

## CUSC LOCATIONS



Listerhill Credit Union members are now able to conduct business at branch locations throughout Alabama and the United States with over 2,900 Credit Union Service Centers (CUSC). Are you going away on business or off to college? Access your Listerhill Credit Union account from any CUSC location. Go to [www.cuservicecenters.com](http://www.cuservicecenters.com).

## LCU SCHOLARSHIPS AVAILABLE



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. LCU scholars are students who understand the value of dedication and hard work. 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](http://www.listerhill.com)