

BOARD INFORMATION SUMMER 2009

Dividends Declared

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

May 31, 2009

Assets	443,470,202.61
Deposits	398,635,340.61
Loans	306,553,874.29
# of Members	64,130

ADDITIONS TO SAMMY SAVER PRIZE LIST

Great news for our Sammy Saver Kid's Club Members! We have just made additions to our prize list.

Prize:	Number of Points:
Glow Golf Pass, Florence	50
Mega Skate Pass, Muscle Shoals	50
Forest Jumps, Muscle Shoals	50

The Sammy Saver Kid's Club program was designed to help parents teach their children about the importance of saving money. Children receive points for making deposits and getting good grades. Points can be spent on prizes. Call or stop by any branch for more details.

DOES MARKET VOLATILITY HAVE YOU DOUBTING YOUR INVESTING STRATEGY?

A Message from the MEMBERS Financial Services Program



Most investors know that the best way to navigate a choppy market is to have a solid long-term strategy. However, sticking to a plan that was built in better days is often easier said than done. As the media fuels investor anxiety and the market swings up and down, you may begin to wonder:

- "Should I pull out of the market? All of my friends have."
- "Am I better off in cash?"
- "Maybe I should wait for the market to get better before investing."

If you've had these doubts and would like to learn how to ride the market's ups and downs with a greater sense of confidence, I hope you and a guest will accept this invitation to attend:

BELIEVE YOUR BELIEFS & DOUBT YOUR DOUBTS

Presented by:

Andy Clark, Financial Advisor – MEMBERS Financial Services

Date: Tuesday, July 28th 6:00 PM

Place: Listerhill Credit Union – Main Office

RSVP: Call Andy Clark (ext. 282) or Rita Spurgeon (ext. 280) at 256-383-9204 or call toll free 800-239-6033.

Attendance is limited. Please respond by Monday, July 27th 2009.

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.



HOLIDAY CLOSINGS

All locations will be CLOSED:

Independence Day

Saturday, July 4

Labor Day

Monday, September 7

INTRODUCING THE NEW & IMPROVED LCU DEBIT CARD



Another way that we are improving our products and services is through a new debit card. Our new and improved debit card will offer:

- A Rewards Program
- The Ability to Customize your PIN
- An Improved Card Design
- And Other Enhancements

If you are a debit card holder, look for your new card to be in your mailbox sometime in August. More information to come.

PLEASE NOTICE:

We will never solicit your personal or account information over email or phone. If you receive any fraudulent emails or calls, please email them to phishing@listerhill.com

Member

NEW BRANCH NOW OPEN IN BARTON

Since the Groundbreaking Ceremony The Barton branch is conveniently located in the Gilbert Industrial Park on the corner of Haley and

anticipated

by the people

in the Barton

area. In late

June the

branch opened

its doors,

providing full

and immediate

financial

service to the

many people

that work in the

Industrial Park and

to those that live or work in central

and western

Colbert County.



Barton Branch Employees: From Left to Right: Donna Prestage, Melanie Hayes, Branch Manager Ken Socwell, Christa Griffin, Barbara Nix

Titus, directly

across from

National

Alabama

Corporation.

It is equipped

with drive-

up teller

windows, a

drive-up ATM,

a full financial

service lobby,

and safe deposit boxes. Watch for an

announcement to be made later this

month for a Grand Opening date.



WE'RE GIVING AWAY \$500

In an effort to maintain good communication with our members we request that you provide Listerhill Credit Union with updated contact information. Members who complete the form will have a chance to win 1 of 5, \$100 cash prizes. Forms must be postmarked or received at a branch by Friday, July 31, 2009.

Primary Account Holder's Name: _____ Member Number: _____

Resident Address: _____

City, State Zipcode _____ Date of Birth: _____

Primary Number with Area Code: _____ Other Number: _____

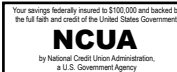
E-mail Address: _____

Primary Account Holder's Signature: _____

Please complete and return to your local branch or mail to: Listerhill Credit Union, Attn: Member Link, P.O. Box 566, Sheffield, AL 35660.

This information will remain confidential and is only for use by LCU personnel.

No purchase necessary. Must be 18 or older to enter. See LCU branch for official rules.



A PUBLICATION FOR LISTERHILL CREDIT UNION MEMBERS.



TAKE ADVANTAGE OF OUR LOW RATES TODAY.

Low interest rates mean more money in your pocket. Refinance your home loan, transfer your credit card balance, or try any of our other loan products and you'll see why it's great to be a Member.

YOUNG AT HEART TRIPS

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

Florida Coast Trip- October 18-24, 2009 marks the next Young at Heart trip to the beautiful Amelia Island, St. Augustine, and Jacksonville areas of Florida, where excitement and fun are waiting for you!

This trip includes motorcoach transportation, 6 nights lodging (4 of which are in Florida), 10 meals, guided tours of the age-old splendor of America's first and oldest city—St. Augustine, the "Fountain of Youth" at the National Archeological Park, a visit to the historic Kingsley Plantation, a guided tour of beautiful Amelia Island and "Fernandina Beach" and a narrated cruise on Jacksonville's sparkling shores of the St. John's River.

Trip prices are as follows:
Single-\$712 Double-\$532 Triple-\$512

Thirty person minimum has not yet been reached. **If interested please call DeAnna Flippo at 256-383-9204 by July 13, 2009.** Money for the trip is due on or before August 12, 2009.

New York City Trip- Plan early for the Young at Heart Trip to New York City, New York, April 14-21, 2010.

The trip includes motorcoach transportation, 7 nights of lodging (including 3 consecutive nights in the NYC area). 12 meals, guided tours, a NYC Harbor cruise, and much more.

Trip prices are as follows:
Single-\$961 Double-\$681 Triple-\$661

If interested call DeAnna at 256-383-9204 for more information.

Join the Young at Heart Club- Besides special outings and trips, Young at Heart Club Members receive many other privileges including: Free Senior ChekPlus Account, Free Internet Bill Pay, Free Photocopies, Free Money Orders, Free Travelers Checks, and much more. Visit any of our branches to join today!

Achieve Balance

Get Free Financial Counseling

BALANCE
FINANCIAL FITNESS PROGRAM

888.456.2227
www.balancepro.net

A MESSAGE FROM OUR PRESIDENT



Expanding and Enhancing Service: A Story That Bears Repeating.

Let's face it; most of us enjoy a good story, one with intriguing details of excitement, suspense, success, victory, and good characters. You and I also know the satisfaction of sharing these stories with others that will find them helpful and uplifting. The principal story of the credit union is about helping its members and delivering unique value as a result of the member/owner relationship in our financial cooperative. That story is told daily and is the very core of our every effort, decision, and motive in the daily process of serving you as a member of Listerhill Credit Union.

Lately, the story has involved economic times where others have scaled back service and value for their customers. Here at Listerhill we view this a time of opportunity, and we're stepping forward to offer the strength, value, and service that others seem hesitant to deliver. We continue to make decisions to expand and serve while others are withdrawing. We've continued to facilitate your lending needs. Whether you have recently purchased a new car, boat, home, or have refinanced your home, Listerhill has been there to meet your needs. We have maintained affordable and stable credit card services while others are cutting limits and raising rates and fees.

This quarter I wanted to share a few stories of significant efforts on our part to expand and enhance the service and value that you experience with Listerhill Credit Union. First, there's the story of a new branch location to serve those of you in central and western Colbert County. This branch location will provide loan services, depository services, drive thru service in four lanes, and a drive up ATM. The Barton Branch will also be a Credit Union Service Center which can provide members of other credit unions that are members of the CUSC network, with access to their accounts through this Listerhill location. This branch is scheduled to open on June 29, 2009. Look for announcements about its Grand Opening later in the month of July.



Another story is about a long-awaited credit union location that is finally becoming a reality. Tentatively, in the month of September, our new Rogersville location should open to serve those who live, work, or commute in the eastern portion of Lauderdale County. This branch location will provide loan and mortgage services, depository services, four drive-thru lanes, and a drive-up ATM. The Rogersville Branch will also be a Credit Union Service Center location. This branch is scheduled to open in September of 2009. Look for specific announcements about its opening later in the months of August and September.

Last of all, there's the story of a mid-August debit card processor conversion. This change is being made to provide those of you who depend on your Listerhill Debit Card with more stable and enhanced debit card service. With this conversion, you will enjoy a new rewards program for debit card users, the ability to customize your PIN, a new

and improved card design, and many other service improvements. Members will receive new cards with a new design and card number. All Listerhill debit card users will receive more complete details and instructions about this conversion and about the enhancements that you will enjoy with your new card. Your old card will work until a specified date in August and will then cease to work after the date new

cards become active. You will need to activate your new cards prior to this activation date in order for your new card to begin working when your old card ceases to do so. We will be available and accessible to assist you with any questions or issues that you encounter with your new debit card service in a conveniently located branch near you or through our Member Link Call Center.

As you ponder and enjoy these service expansions and enhancements, remember the story goes: it's all because you are a member/owner of this financial cooperative that exists primarily for your financial benefit! It's a story that bears repeating. It's worth sharing with family, friends, and especially your children, if they've yet to become a member so they too may experience the value of membership. Enjoy our service and tell the story to someone else today!

Sincerely,

Brad Green, President & CEO

Save A Tree

Sign up for e-statements

Go paperless and you will receive your statements in your inbox instead of your mailbox. It's Easy! Enroll by going to listerhill.com today.



CREDIT UNION YOUTH WEEK CONTEST WINNERS



During Credit Union Youth Week, children participated in a Coloring and T-Shirt Design Contest. Winners received \$25.00 deposited into their Sammy Saver Account and a movie ticket to Carmike Theaters. The grand prize winner received \$100 deposited into her Sammy Saver Account and her design will be placed on T-shirts given to children opening new Sammy Saver Accounts. Winners are as follows:

Coloring Contest Grade Winners:

Kindergarten- Devin Kirkland, Waterloo Elementary School
1st Grade- Delaney Balentine, Rogers Elementary School
2nd Grade- Jezika Avery, Central Elementary School
3rd Grade- Emma Rickard, Central Elementary School

T-shirt Design Grade Winners:

3rd Grade- Sydni Alexander, Central Elementary School
4th Grade- Adam Trull, Rogers Elementary School
5th Grade- Tori Garner, Rogers Elementary School
6th Grade- Autumn Baughn, Lynn Elementary School

Grand Prize T-shirt Design Winner:

Payton Holden, Rogers Elementary School
The award winning design will be placed on T-shirts given to children opening new Sammy Saver Accounts this year.