

BOARD INFORMATION SUMMER 2007

Holiday Closings

Wednesday, July 4th
in observance of Independence Day

Monday, September 3rd
in observance of Labor Day

Dividends Declared

The following dividends were paid on share accounts for the 1st qtr (March 31, 2007):

Dividend Rate: 1.50%
Annual Percentage Yield: 1.51%

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

LCU Statistics

As of April 30, 2007

Assets	\$381,118,000
Deposits	\$343,009,396
Loans	\$248,319,232
# of Members	62,523

P.O. Box 566 • Sheffield, AL 35660
(256) 383-9204 • (800) 239-6033
www.listerhill.com

NEW & IMPROVED MENU COMING SOON

ADVANTAGE ACCESS

256-381-5555
1-800-942-5328

24-hour automated
telephone service



1. ACCESS YOUR ACCOUNT

- | | |
|------------------------------------|--------------------------------|
| 1. Checking | 3. Loans |
| 1 Balance | 1 Balance |
| 2 Recent Activity | 2 Recent Payment |
| 3 Follow up on a specific check | 3 New Payment |
| 4 Transfer funds | 4 Transfer Funds |
| 5 Report lost or stolen card | 5 Info on another loan account |
| 6 Info on another checking account | 9 More choices |
| 9 More Choices | 9. More Choices |
| 2. Savings | 1 Retirement Accounts |
| 1 Balance | 2 Certificates |
| 2 Recent Activity | 3 Transfer Funds |
| 3 Transfer funds | 4 Change PIN |
| 4 Report lost or stolen card | 5 Business Hours & Locations |
| 5 Info on another savings account | 6 Interest paid |
| 9 More Choices | |

2. BRANCHES & LOCATIONS

3. APPLICATIONS

1. New Membership
2. Consumer Loan
3. Credit Card
4. First Mortgage

4. MERCHANT & PAYOFF SERVICE

Check your account anywhere, anytime by phone.



NOTICES

As of May 1, 2007

- Minimum fee for loan payment late charges has increased to \$10. Your new late charge disclosure effective 5-1-07: If you are more than 10 days late with your scheduled payment, you will owe a late charge of 5% of the scheduled payment with a minimum fee of \$10 and a maximum of \$100.

As of August 1, 2007

Items below will no longer be mailed:

- Telephone Tellers Transfer Receipts
- General Office Fee Receipts for Check & Statement Copies
- Teller Mail Transaction Receipts
- Teller Phone Transfer Receipts
- Teller Loan Payoff Receipts
- Teller Net Pay Receipts
- Teller Wire Transfer Receipts
- Night Deposit Receipts
- Deposit Receipts for a member who is not present

Members can check the above transactions through:

- Advantage Access at 256-381-5555 or 1-800-942-5328
- Online Banking at www.listerhill.com
- Monthly Statement by mail
- E-statement
- Contacting your local branch

Member

CONSTRUCTION UPDATE



Phase One, the new 30,000 square foot Member Service Center at the Main Office in Muscle Shoals is on schedule for completion November 2007. Both Lambert Ezell Durham Architecture-Interior Design and Smith General Contractors of Florence are conducting the expansion and renovation.

Need fun in the sun?

Try a Summer Loan for your next vacation, boat, RV motorcycle, or ATV.

Call or visit us today!

A PUBLICATION FOR LISTERHILL CREDIT UNION MEMBERS.



YOUNG AT HEART CLUB TRIPS

If you're 50 years of age or better...Sign up at any branch today!

September 18-21

Gulf Coast
Includes: Motorcoach, 3 nights lodging, 5 meals, Naval Air Station Museum, Lambert's, Shopping, Beach, Sightseeing, etc. Single \$639; Double \$469; Triple \$419; Quad \$389. Deposit \$50/person by August 1. Final payment due September 1.

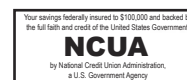
November 12-14

The Biltmore & Pigeon Forge
Includes: Motorcoach, 2 nights lodging, Old Mill, "Christmas in the Smokies", Outlet shopping, Biltmore candlelight & driving tour, etc. Single \$439; Double \$399; Triple \$389; Quad \$369. Deposit \$100/person. Final payment due October 12.

November 29-30

Opryland Hotel Christmas
Includes: Motorcoach, 1 night lodging, 3 meals, The Ice! Experience, Pam Tillis Christmas Dinner Party, General Jackson Lunch Cruise, etc. Single \$449; Double \$369; Triple \$349; Quad \$339. Deposit \$50/person. Final payment due November 1.

Join the Young at Heart Club for members 50 and better. This FREE club provides: FREE Senior ChekPlus Account, FREE Internet Bill Pay, FREE photocopies, FREE traveler's checks, FREE notary services, FREE faxes, club trips and more. For additional information, call Amber Morgan at 256-383-9204 or 1-800-239-6033.



FROM THE PRESIDENT



Dear Members,

Summer has officially marked the half way point of our year and it has been filled with success and progress.

Construction on the 30,000 square foot Member Services addition is on schedule to open this November. It will not only provide additional office space, but several drive thru lanes and an ATM.

We are always looking to increase convenience for our members. Since membership has grown in the area, we have purchased property in Double Springs, AL to expand.

Again, excellent service and convenience is a goal we strive for each day. Advantage Access, account information system by phone, is being improved to save you time. The system offers more menus for Checking, Savings, Loans and other services, such as Retirement Accounts and Certificates. The new Advantage Access will streamline your account information and help you manage your account anywhere, anytime.

Beginning July 1, Scorecard Rewards will be added to Classic VISA, which entitles members to earn points towards rewards, travel and gift cards. For each \$1 that is spent, a point is earned. We hope this addition will increase the value of your Classic VISA with a fixed interest of 13.9%. Platinum Rewards VISA currently earns reward points and has a 9.9% fixed interest rate.

Listerhill Credit Union strives each and every day to help you with all your financial needs. We would like to thank each and every member for allowing us to serve you.

Sincerely,

Leonard Holcombe

Leonard Holcombe, President

REWARD YOURSELF



Beginning July 1, we've added Scorecard Rewards to your Classic VISA card. Earn 1 point for each \$1 spent towards great merchandise, travel and recreation rewards. Visit www.scorecardrewards.com for more information on hundreds of brand name rewards. Classic VISA offers a 13.9% fixed annual percentage rate, no annual fees, 25-day grace period and much more. Sign up today at your nearest branch.



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

WHEN'S THE BEST TIME TO BUY A CAR?

To put yourself in the best negotiating position, the time of month or year when you shop for a new car really does matter. Dealerships and individual salespeople have monthly quotas to meet. So in the last few days of a month, they're especially eager to make deals. In late summer and early fall as the next year's models are about to go on sale, buying a leftover vehicle from the current model year can mean huge savings. Shopping for cars, not gifts, right before Christmas--when auto showroom traffic is light--also can produce a good deal.

And, even consider shopping after very bad weather--when the roads clear just after a storm, for instance. Any time when few people are out and about is a good time to be car shopping.

Shopping at the right time can boost your chances of getting a really good car deal. But if you aren't prepared with research and a pragmatic target price, you aren't likely to make the most of your good timing.

Fortunately, Internet Web sites now make it easy to find once-elusive cost data that will tell you how ready a dealer is to deal on a given model. Web sites like Kelley Blue Book (kbb.com), Edmunds.com, and MSN Autos (autos.msn.com) show the dealer cost or invoice price in addition to the list price or manufacturers suggested retail price (MSRP). Whenever you're shopping, always start negotiating from the invoice price, not the MSRP. Kelley Blue Book and Edmunds also show what typical consumers actually paid

HIT THE OPEN ROAD

Auto Rates as low as
5.75% APR*

*APR refers to Annual Percentage Rate. All loans subject to credit approval. Actual rate and term will be determined by the credit worthiness of the borrower.

for a given model in your region based on your zip code.

Especially if you are shopping for a slow-selling model, you can aim for a deal near invoice price and sometimes even lower. Make sure you don't let the sales person bring the rebate into the negotiations. You're entitled to that from the manufacturer no matter what price you negotiate otherwise.

As auto companies get ready for their annual new-model introduction, dealers are eager to get rid of the old models--especially since dealer volume targets set by the manufacturers track the model year. With this strategy, you may be limited in your choice of the exact color and optional equipment you ideally would pick. Offsetting that is the best deal you're likely to find any time. Usually such model-

year shopping works best in July, August, and early September ahead of the traditional Oct. 1 start of the model year.

It can get lonely on the sales floor of a car dealer in late December when almost everyone is at the mall rushing to finish holiday shopping. So if you show up at the dealership with a well-prepared plan, you may get a great deal for Christmas.

Even if you get a great deal, don't forget a cardinal rule of car buying: Plan ahead for your financing. Get financing preapproved from Listerhill Credit Union before you ever go car shopping. Call your nearest branch location or stop by today.

What's the Most Common Way IDs Are Stolen?

It's Still Your Wallet

Nearly 40% of identity theft stems from lost or stolen wallets, checkbooks, or credit cards.

Protect yourself. Rid your billfold of credit cards you don't use, and leave your Social Security card at home unless you need it that day.



Percentages based on survey of victims who know how their information was obtained. Source: Swirth Strategic and Research as presented USA Today, Feb. 26, 2007



JOB CHANGE? DON'T IGNORE YOUR RETIREMENT PLAN

It is probably one of your biggest assets. Don't ignore it. People change jobs all the time, but many forget some important details -- like their retirement plan money and leave it in their old employer's sponsored pension or 401(k) plan.

Could this be you? If so, you really owe it to your future to consider where to put the retirement assets you've worked so hard to build up. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

One option is to roll over any former employer retirement plans into an IRA.

Benefits include:

1. A Local Financial Advisor
2. Simplicity
3. Wider Array of Investment
4. Roth Conversions
5. Beneficiary Distribution Options

Need help deciding what option is best for you? Contact Andy Clark MEMBERS Financial Services Advisor at 256-383-9204 ext. 282 or 800-239-6033 ext. 282 for a no-cost, no-obligation Retirement Assets Consultation. Today is the best time to get started!

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