

## BOARD INFORMATION WINTER 2007

### Dividends Declared

The following dividends were paid on share accounts for the 3rd quarter of 2006:

Dividend Rate: 1.50%  
Annual Percentage Yield: 1.51%

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

### LCU Statistics

November 30, 2006

Assets	\$353,546,425
Deposits	\$316,580,509
Loans	\$244,108,010
# of Members	61,026

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

### NEW ATM LOCATIONS:

University of North Alabama  
(Rice Hall)

Wise Alloys

## NEW & IMPROVED WWW.LISTERHILL.COM



VISIT OUR NEW EASY-TO-USE  
WEBPAGE IN JANUARY:

- New design layout
- Welcome video
- Online survey
- Easy navigation buttons
- Financial video tips
- Product/service video tips
- Online tools
- Up-to-date loan and savings rates
- Interactive menus
- Join email lists for special promotions and offers
- And much more!



**JOIN US. IT'S EASY!**  
Sign up at any branch location today!

Join the Young at Heart Club for members 50 & better:

- This FREE club provides:
- FREE Senior ChekPlus Account
  - FREE Internet Bill Pay
  - FREE photocopies
  - FREE traveler's checks
  - FREE notary services
  - FREE faxes
  - FREE online access
  - FREE VISA Chekcard
  - Club trips throughout the U.S.
  - Informational seminars & more

Join the Sammy Saver Kid's Club for kids 14 & under:

- This club features:
- Make an initial deposit of \$25 or more and become a member
  - Earn point for every \$5 deposited
  - Earn points for A's on your report card
  - Redeem points for movie tickets, toys, games and much more!
  - Join in special club activities
  - Receive a semi-annual newsletter
  - Learn ways to earn and save



# FINANCIAL FOCUS

### HOLIDAY CLOSINGS

All locations will be CLOSED:

**Martin Luther King, Jr. Day**  
Monday, January 15

**President's Day**  
Monday, February 19

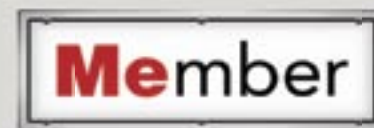
### SAFE DEPOSIT BOX RENTALS

During January, annual safe deposit box rental payments will be automatically deducted from your share account or from the account you previously specified. Your January statement will reflect this deduction.

### IMPORTANT FEE NOTICES

**As of February 1, 2007**

- \$29 NSF fee on Point of Sale purchases and ATM withdrawals that result in a negative balance
- Stop Payment Fees will increase from \$10 to \$20



### OFFICIAL CALL: 2007 ANNUAL MEETING

The Annual Meeting is held each year to give all our members an opportunity to participate in the ownership of a democratic, not-for-profit financial institution. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns, ask questions, or meet the management team.

Make plans to join us Saturday, February 10th at 10:00a.m. Refreshments, give-aways and door prizes will be provided. Also see the progress on the Main Office expansion.



### BALANCE TRANSFER SPECIAL OFFER



Sign up January 1-31 for  
**Platinum Rewards VISA** & get  
**7.65%APR\*** on balance transfers

If you miss out in January, you can still save  
February 1-28 and get a **7.9%APR\*** on balance transfers

**A Platinum Rewards VISA lets you earn great rewards  
on purchases and more...Apply today at any branch!**

\*APR refers to Annual Percentage Rate. Must be Listerhill Credit Union member to apply. Loan approval and credit limit will depend on the credit history and income of the applicant. 7.65% APR on balance transfers offer is good January 1-31, 2007 for 12 months then will change to 7.9% APR for the life of the balance transfer. The 7.9% APR offer is good February 1-28, 2007 for the life of the balance transfer. As of March 1, 2007, 9.9% APR on balance transfers will apply. Applies only to balance transfers. The APR is fixed until the transfer is paid in full. Total balances may not exceed your available credit limit. Does not apply to refinances or transfers of any LCU loan product. Each balance transfer is subject to the terms and conditions of the Credit Card Account Agreement that you previously received, or will receive, with the card(s).

A PUBLICATION FOR LISTERHILL CREDIT UNION MEMBERS.

## FROM THE PRESIDENT

Dear Valued Members:



As I look back over the past year, I realize that our growth and success has been due to your commitment to Listerhill Credit Union over the past 55 years. In 2006, the Russellville branch was revitalized with a new building and new location; the Muscle Shoals branch was renovated; the Main Office in Muscle Shoals began a two phase construction project, which will bring you better services and products with added convenience; two new VISA products were added, Platinum Rewards and Gift Cards. Our generational clubs have been growing strong from our Young at Heart Club to the Sammy Saver Club. This has been an exciting year.

We know that 2007 will be filled with as much hope for new growth and opportunity as 2006. The credo, "people helping people," has guided our credit union to always bring our members the best financial services and products. Happy New Year from our Listerhill family to yours.

Sincerely,

Leonard Holcombe, President



Listerhill Credit Union and the U.S. Marine Corps Reserve want to thank you for your kindness and generosity during the Christmas holidays. Your donations helped hundreds of children across our North Alabama communities to have a fulfilling and enjoyable holiday season.

The primary goal of Toys for Tots is to deliver, through a shiny new toy at Christmas, a message of hope to needy youngsters that will motivate them to grow into responsible, productive, patriotic citizens and community leaders.

Thank you!



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

## UNDERSTANDING IRA CONTRIBUTION LIMITS

A Message from MEMBERS Financial Services



The deadline for making your 2006 Roth IRA or Traditional IRA will be here soon. An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings.

In the 2006 and 2007 tax years, you can contribute up to \$4,000 to a Roth IRA or to a Traditional IRA. If you're age 50 or older, you can also make an additional \$1,000 catch-up contribution for the 2006 and 2007 tax years.

For more information about IRAs and a free copy of the booklet, Comparing Your IRA Options, please contact Andy Clark, the MEMBERS Financial Services Representative serving the members of Listerhill Credit Union, at 256-383-9204 ext. 282 or 800-239-6033 ext. 282.

Remember the clock is ticking and the deadline for making your IRA contribution is fast approaching. Call today!

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/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-1104-9BE5

## COOKIN' FOR A CURE COOKBOOKS ARRIVE



Thank you so much to the many members who donated recipes to be used in the Cookin' for a Cure Cookbook. The proceeds will benefit American Cancer Society's Relay for Life. Contact any branch to pick up your own cookbook today. The cookbook features photographs of numerous historical sites from each of the 12 counties we serve.

"Cooking for A Cure" cookbooks are \$10. What better gift than one that benefits charity and can be used for years to come with your family and friends?

Spring Fling 2007, an evening filled with dinner, silent auction and entertainment is tentatively set for March 17. The event will benefit The Relay for Life. Look for more details.

## REQUIRED IRA DISTRIBUTION LETTERS

If you are 70 1/2 or older and have an IRA with Listerhill Credit Union, you will receive a minimum distribution letter during January. This letter refers to the distribution you are required to take during 2007. It is required by the federal government that we send this letter by January 31st. You will therefore not receive a reminder letter later in the year. Please mark your calendar to remind yourself to take your minimum distribution from your IRA in 2007.

## ANNOUNCING NEW AND EXCLUSIVE BENEFITS

Don't miss a new and exciting Listerhill Credit Union benefit now available to you that can help you save on your taxes. Listerhill Credit Union has teamed up with tax services leader H&R Block to offer you professional advice, a wide range of services, and special savings through our new Tax Services Program.

H&R Block tax professionals are ready to help you make sense of your taxes and work with you to get every refund dollar you're entitled to receive this tax season and beyond. You may even be able to save on last year's taxes by taking the H&R Block Double Check Challenge. If you had your tax return prepared elsewhere, you can have this year's or even last year's tax return double-checked for free\*. H&R Block tax professionals will conduct a review of your return and then advise you of any missed opportunities.

You can also choose from a vast array of tax planning and preparation services through H&R Block's online tax services.

As a valued Listerhill Credit Union member, our H&R Block Tax Services Program offers you even more with these special benefits:

Direct access to the H&R Block Online Tax center, complete with tax calculators, tax forms and in-depth tax information.

Special discounts whether you use H&R Block TaxCut® online tax services or visit an H&R Block office. Coupons for members are available at each of our 14 branches.

More H&R Block tax savings and services will be announced soon. For more information about the benefits available to you through the H&R Block Tax Service Program or to find out more about the latest tax news, log onto our Web site [www.listerhill.com](http://www.listerhill.com).

\* Fees apply if you choose to refile. Individual results may vary. Valid for past three years' return only. Available at participating locations.

## INTRODUCING A NEW MORTGAGE PRODUCT

Look for a new adjustable mortgage rate coming soon. The new mortgage will feature an initial rate that is fixed for 5 years and will only adjust every 5 years for the remaining life of the loan. Contact your local branch for more information.