

STAR

TUSCALOOSA CREDIT UNION

Phone (205) 345-6043

• www.tuscaloosacu.org

• Summer 2011

Mortgage Rates and Home Prices, Both Are Still Great Deals!

With housing prices skating along the market bottom, now may seem like a bad time to buy a home. Think again, according to the Wall Street Journal, it's a common consumer misconception that needs to be communicated to those sitting on the sidelines of homeownership. Credit Unions across the country are partnering with local realtors to help educate consumers and get more people into homes.

Alix Patterson, C.O.O., Callahan & Assoc., Inc.

Check out the latest mortgage rates at Tuscaloosa Credit Union and see what we are doing to try and stimulate homeownership.



Fixed Rates as-low-as 3.75% APR
Call Mike Ivey at (205) 469-5208
for additional cost information
As of June 13, 2011



Contact Mike Ivey, our mortgage authority, and let him answer your questions on home mortgages, refinanced mortgages and home equity loans.

Homebuyer Program



Tommy Cobb, Mike Ivey
and Delores Knox.

Delores Knox was the credit union's first loan under our partnership with the Tuscaloosa Housing Authority's Homebuyer program. Ms. Knox spent over a year going through the course and fulfilled all requirements to qualify her for home loan as a first time buyer. "TCU recognizes the importance of homeownership in Tuscaloosa. A homeowner has a deep

investment in their community and historically participates in improving the quality of their neighborhood which leads to improving the quality of a city. Homeowners are on the decline and the CU wanted to show that homeownership is still noble and still attainable to those willing to commit." said Tommy Cobb.

Helping Hand



Keith Black, taken on 4/29 helping deliver CU donated supplies to shelter set up in Belk Activity Center.

NOTICE:

Effective August 1, 2011 Tuscaloosa Credit Union will start charging a \$5 Early Share Account Closure Fee if a new share account is closed within 6 months of account opening.



Convenience for You



Tuscaloosa Credit Union's "Home Banking" gives you 24 hour access to your account. Visit www.tuscaloosacu.org and log in.



Tuscaloosa Credit Union

ASSISTING IN THE TORNADO RELIEF EFFORT

Almost immediately after the terrible event of April 27th, Tuscaloosa Credit Union staff, members, families and neighbors took action in offering aid to storm victims throughout the city. So many in our city were affected by the devastating storm and required early assistance.

Rosedale Court was just one of the many in Tuscaloosa that suffered severe damage, with residents losing all of their household property and furnishings. TCU partnered with THA and Calvary Baptist Church to replace furnishings for these families. Credit Unions statewide donated almost \$80,000 to the project and staff and volunteers helped deliver and set up furniture for several families. This project provided items such as full bed sets, twin bed sets, cribs, dresser drawers, sofas, tables, microwaves, cookware, dining utensils and bathroom supplies. These items offered immediate shelter and comfort to many in need, however the work and the need for support continues.



TCU is selling t-shirts to raise additional funds for the tornado relief. Ask us about how you can get one.



CU MAILBOX

SAFE DEPOSIT BOX FEES

3 x 5 Box	\$20.00 per year
3 x 10 Box	\$40.00 per year
5 x 10 Box	\$50.00 per year
10 x 10 Box	\$75.00 per year

TUSCALOOSA CREDIT UNION SERVICES

- Loans
- Mortgage & Equity Loans
- Checking Accounts
- ATM Cards
- VISA Credit Cards
- Direct Deposit
- Money Orders
- VISA® Gift Cards

OFFICE INFORMATION

MAIN OFFICE

1100 21st Avenue, 35401

P.O. Box 1518

Tuscaloosa, AL 35403

Phone: 205-345-6043

Fax: 205-345-6343

Email: mail@tuscaloosacu.org

Hours:

Mon – Thu: 8:00 a.m. to 4:30 p.m.

Friday: 8:00 a.m. to 5:00 p.m.

SKYLAND BRANCH

2929 Skyland Blvd East

Tuscaloosa, AL 35405

Phone: 205-469-0083

Hours:

Mon – Fri: 9:00 a.m. to 5:00 p.m.

NORTHPORT BRANCH

3913 McFarland Blvd

Northport, AL 35476

Phone: 205-469-0530

Hours:

Mon – Fri: 9:00 a.m. to 5:00 p.m.

Drive Up – Sat: 9:00 a.m. to 12:00 p.m.



Independence Day

The credit union made homemade ice cream for all members to help provide some relief in the hot weather and to celebrate Independence Day. We hope to make this an annual event.

Holiday Closings

Independence Day - July 2 & 4th

Labor Day - September 3rd & 5th

Columbus Day - October 10th



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™