



STAR

TUSCALOOSA CREDIT UNION



Phone (205) 345-6043

• www.tuscaloosacu.org

• Winter 2011

Got A Question For Tuscaloosa Credit Union?

The screenshot shows the Tuscaloosa Credit Union website interface. At the top left is the logo with the tagline "Doing the right thing, the right way". In the center, a box titled "Ask Tuscaloosa Credit Union a Question." contains a text input field and an "ask" button, which is circled in red. To the right is a "Home Branch Login" section with fields for "User ID:" and "Password:", a "Login" button, and a link for "First time user? Need help logging in?". Below these are navigation tabs: "ABOUT TCU", "DEPOSIT PRODUCTS", "LOAN PRODUCTS", "CURRENT RATES", "LINKS", and "CONTACT US". At the bottom of the screenshot is a large blue banner that reads "WELCOME TO TUSCALOOSA CREDIT UNION".

Tuscaloosa Credit Union has the answer for you. Not only can you direct questions to one of our qualified staff members but now you can turn to our website as well. That's right, check out our new "Ask Tuscaloosa Credit Union A Question" feature on our website.

on deposit accounts. The answers to these questions can be given instantly, even directing you to areas of our website, giving you more detailed information. Questions asked that require a staff person's response cannot be answered instantly but will be answered as soon as possible.

At the top of our Home Page you will notice this new feature which allows you to type in questions. Most of the commonly asked questions that are typically directed towards our credit union are already built into a knowledge base. These questions range from branch locations and office hours to loan rates and information

Our staff at Tuscaloosa Credit Union is always here to offer personal service to our members. But, if you need a quick answer to a question, give our website a chance to give you the information you are looking for. Visit our website at www.tuscaloosacu.org.

Credit Unions... *The Right Choice!*

As consumers become more aware of the rising fees being charged by their banks, these consumers are more and more turning to credit unions for help. This was most recently demonstrated through a movement called Bank Transfer Day.

members fees for using basic financial services. Services such as checking with FREE checks to members over the age of 55, online banking, bill pay, FREE debit cards and many more; all are totally FREE to our members. Free services along with lower rates on loans and higher interest paid on savings; that is the credit union difference.

On this day in November, a call was made for consumers to move their bank accounts from large financial institutions down to a neighborhood level. Thousands of accounts were closed at big banks throughout the country and opened at credit unions.

We look forward to telling you the rest of the story. Just ask one of your member service representatives on your next visit to one of our branches or give one of us a call. See you soon at Tuscaloosa Credit Union.

Unlike banks, Tuscaloosa Credit Union does not charge its

Convenience for You



Tuscaloosa Credit Union's "Home Banking" gives you 24 hour access to your account. Check account balances, make transfers and view copies of checks any time! Just go to www.tuscaloosacu.com and log in.



ANNUAL MEETING

TCU's 2012 Annual Meeting will be held in March, watch for more details.



Message from Tommy Cobb

Credit unions were created to be outside the traditional financial system. Or, to put this in language that I relate to; credit unions were designed to be financial institutions founded by ordinary people, managed by ordinary people and serving ordinary people through the power of cooperation in order to achieve an extraordinary result.

For example: Tuscaloosa Credit Union's Board of Directors serves as volunteers. Volunteer means they work for free. Our Board works just as hard as a Board of Directors that gets paid while carrying the same liabilities (just like boards of other volunteer groups). They balance goals for maintaining financial strength of credit union (to insure it is around for future generations) and goals for improving the financial quality of life for every member.

So why would anyone volunteer? I have never asked that question but my involvement with the Board leads me to believe that they work under the mandate of "greater good". That serving and improving someone else's quality of life is enough satisfaction.

Some results of this philosophy are \$22 million in loans during 2011, along with the management of 3,000 checking accounts and \$50 million in assets for almost 6,000 members. In addition, the credit union will soon offer account access via your mobile phone, 24 phone services where members can speak to a person and have access to expanded lending operations.

The cooperation of ordinary folks to a common purpose is powerful. Thank you for sharing in this common goal.

Tommy Cobb



Your Tuscaloosa Credit Union Board of Directors and Supervisory Committee.



The friendly faces of your Tuscaloosa Credit Union Staff.

Wishing You All A Merry Christmas!

Holiday Closings

Martin Luther King, Jr. Day - January 16th, 2012

Presidents Day - February 20th, 2012



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.



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