

STAR

TUSCALOOSA CREDIT UNION

Phone (205) 345-6043

• www.tuscaloosacu.org

• Fall 2010



Tuscaloosa Credit Union Now Offers *AutoSMART*, The Credit Union Auto Buying Resource.

Tuscaloosa Credit Union wants to offer you a premier auto resource for researching and shopping vehicles. By clicking on the *CUDL AutoSMART* link located on our website TCU members can search the website by new or used cars and compare vehicles, rebates, trade-in values and monthly payments. You may also request quotes from several dealers as you seek great deals on the cars you want. This is a great way for our members to get the best possible deal from TCU.

- Get the Best Possible Deal from Tuscaloosa Credit Union
- Search by New or Used, Year, Make & Model
- Compare Vehicles, Rebates, Trade-in Values and Monthly Payments

The All New
AutoSMART
iPhone App



Visit our new website www.tuscaloosacu.org
for more information.

Download the new *AutoSMART iPhone App* and
start shopping for your new car today!

Know before you Vote! Keep your credit union in mind this November!

As a member of a credit union, you are part owner. Unlike a bank, your credit union is not owned or controlled by outside stockholders who are paid with profits. The extra money your credit union earns is returned to you in the form of fewer fees, better rates on services, and lower rates on loans. As a credit union member, you and 1.7 million other Alabamians understand the credit union difference and we hope you are willing to help protect your credit union's future.

As you vote in the November election, do you know where your elected officials stand on credit union issues? Support from legislators is crucial to Tuscaloosa Credit Union to ensure that we can continue to offer you low rates and great products.

As credit union members, we must let our officials know where we stand, what our concerns are, and what we think. It's imperative we ensure that the credit union vote will count! Will you cast your vote in favor of credit unions this November?

If credit unions don't vote credit unions don't count. It's time to be counted. Election Day is Tuesday, Nov. 2.

CREDIT UNION CAR SALE

McFarland Mall, Tuscaloosa

October 28th: Open to Current Members Only

October 29th & 30th: Open to Prospective & Current Members

This 3 day event is for Credit Union members only.

Tuscaloosa CU will offer special loan rate for sale days.

Come by Tuscaloosa Credit Union to get **pre-approved** for your loan, then shop, buy, finance and drive home in one easy visit!

Cars Featured:

2006 - 2011 Models! All Under 75,000 miles!

All cars have Carfax report included!

All cars include at least a minimum warranty!

All Participating New Car Dealerships In Tuscaloosa!

Over 300 Cars On Site!



Convenience for You

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





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
- Travelers Checks

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.

Skip-A-Payment

*Happy Holidays
From*



Tuscaloosa Credit Union understands the tough economic times and wants to help you and your family this holiday season. We will allow you to skip either your November or December loan payments as long as your loan is current and payments have been made on time for the last six months (*excludes real estate, overdraft protection, LOC and credit card loans*).

To take advantage of this offer, simply complete, sign, and return this form to the credit union no later than the October 31st, 2010. Any skip-a-payment forms received after October 31st will not be processed. This program is not available for real estate loans, credit cards, LOC or Lines of Credit, 1st loan payments, or any loans currently delinquent. Remember, if you skip your payment, the interest is still charged for that month and will be reflected the following month. **Please note:** there is a \$25 processing fee for each loan, the fee will be conveniently added to your loan.

Name _____ Member Number _____ (____) _____-____
 Phone Number

Loan Number - Description _____ Loan Number - Description _____

Loan Number - Description _____ Loan Number - Description _____

Signature (Primary Borrower, not Co-maker) _____ Date _____

By signing above, I authorize Tuscaloosa Credit Union to extend my final payment. I understand that the \$25 per loan fee will be added to the loan. Payroll deduction payments will be deposited into the share account. This skip-a-pay offer is not valid on real estate loans, credit cards, LOC, first loan payments, or any loans that are currently delinquent.

For Official Use Only:

Processed By _____ Date _____

Check Out Our NEW Website!



We are very pleased to advise our members of our completely updated website! You will find the new site easier to navigate and easier to find what you are looking for. Check it out now at www.tuscaloosacu.com.



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