



# MONEY~MINDER

OFFICIAL PUBLICATION

## FORT McCLELLAN CREDIT UNION

### Mobile Banking with Mobile Money Now Available

Celebrating 57 Years of Service – 1953 ~ 2010

Account Federally Insured up to at least \$250,000 and backed by the full faith of the United States Government

#### ANNUAL MEETING ELECTION RESULTS

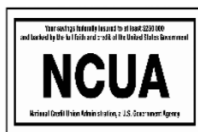
During the business portion of the meeting, Scott Bolton, Herschel Harris and Elmer Wheatley-Jr were elected by acclamation to the Board of Directors of FMCU. They were elected to serve three year terms on the board. This action occurred during the 57th annual membership meeting held April 27, 2010.

Scott Bolton was elected Chairman at a board meeting held after the credit unions' annual meeting. Other executive positions filled are Richard Patty as 1st Vice Chairman, David Doyle as 2nd Vice Chairman, Elmer Wheatley-Jr. as Treasurer and Sybil Borden as Secretary. Also serving on the board are Norman Cole, Wymolene Welch, Herschel Harris, and Penn Wilson. Serving as an associate member of the board is Joseph Roberson

Pamela Robertson was re-elected by acclamation to serve a two year term on the Supervisory Committee. Robert Daffron and Glenda Spoon also serve on the Supervisory Committee.

#### MOBILE BANKING WITH MOBILE MONEY

Mobile banking is now available through your cell phone or mobile device. If you have Internet Account Access with Virtual Branch, just sign in, go to Self Service then click on Additional Services then select Mobile Money and follow the directions and prompts to enroll. You can check account balances, transfer money between accounts, and even get text messages with account information.



#### FREE CREDIT REPORTS

You may obtain all three at the same time through the Annual Credit Report website—[www.annualcreditreport.com](http://www.annualcreditreport.com)

#### VIRTUAL BRANCH INTERNET SERVICES

NEW! NEW! NEW! Real time Internet account access we call Virtual Branch (VB) is available 24/7 and is ready for you to enroll. This replaces the Home Financial Services (HFS) which was a "batch" transaction process which was delayed and transactions were processed periodically in batches. With Virtual Branch, it is important that you keep your email address current with the Credit Union. And once you are enrolled in the VB System you have the ability to make any changes that may occur for your email address and other personal account information.

With Virtual Branch, the information about your accounts and the transfers requested will all be real time live transactions or the actual account balance at the time of the inquiry. Cross Account Transfers between the different accounts that you have will be available with Virtual Branch service. If you have multiple accounts, you only have to enroll one in Virtual Branch to have access to your other accounts.

With a combination of programs, VB will enable members through Internet offerings to manage virtually all of their financial transactions around the clock from their desktop or other devices.

Members can access their account balances and statements, transfer funds, pay bills, apply for loans, and more anytime, anywhere via the Internet. And with the integration capability with Mobile Money, this offers support for total mobile banking, payments, alerts, security and account information. And another feature coming soon will be MyMoney—an application that allows members to manage their finances with Facebook.

Virtual Branch also supports or offers interfaces with the Internet such as web-enabled phones, PDA's and the popular software like Quicken, QuickBooks and Money.

The Home Financial Services (HFS) that was available has been moved to Virtual Branch effective May 26, 2010. So go

ahead and enroll now. The batch processes of HFS are no longer available. If you have not enrolled take a few minutes and enroll now and start enjoying the benefits offered by VB. To enroll click on the Virtual Branch button on the Home Page, then click on the Enroll Online button and follow the instructions.

#### e-Statements Available on the Internet

For members subscribing to the Credit Unions' Virtual Branch Internet Financial Services, **e-Statements are available for your account and any Cross Account.** With e-Statements, FMCU's electronic version of your regular paper account statement, you opt to receive your account statement in electronic form only, in the same format as those you've previously received by mail. These "electronic" statements will be available to you quicker than the printed one's you receive in the mail.

e-Statements reduce the risk of having your statement lost or stolen and helps prevent identity theft. You can print your e-Statement or save it to a computer file for long time storage. You can view your statement online 24 hours a day, 7 days a week. And e-Statements are available for you up to 6 months starting from when you first receive the e-Statement.

Once you access your account in Virtual Branch, just click on the "Self Services" button then click on "Additional Services." Then select the statement you wish to view or print.

To enroll click on "Enroll for e-Statements" located below the list of periodic statements, complete the Statement Enrollment Form and Submit. **Please complete an Enrollment Form for each separate account you wish to have e-Statements.** This will eliminate the paper statement that was previously mailed. And each month you will receive an email notifying you that your statement(s) are available online through the Credit Unions' secure Virtual Branch website.

## ELECTED AND APPOINTED OFFICIALS

### BOARD OF DIRECTORS

Scott Bolton	Chairman
Richard Patty	1 <sup>st</sup> Vice Chairman
David Doyle	2 <sup>nd</sup> Vice Chairman
Elmer Wheatley-Jr.	Treasurer
Sybil Borden	Secretary
Norman Cole	Member
Wymolene Welch	Member
Herschel Harris	Member
Penn Wilson	Member
Joseph Roberson	Assoc Member

### SUPERVISORY COMMITTEE

Robert Daffron	Member
Glenda Spoon	Member
Pamela Robertson	Member

### MANAGEMENT

Curt Sasser	President
Lynda Davis	Senior Vice President
Kyle Medders	Vice President/ Credit Mgr
Rita Yarbrough	AVP/ Roanoke Branch Mgr
Kristina Garcia	Jacksonville Branch Mgr
Lisa Evans	AVP/ Anniston Branch Mgr
Sandra Edwards	Ohatchee Branch Mgr
Lynn Moore	Mail/ Phone Services
Mgr	

### LOCATIONS

Administration 1731 Noble Street Anniston, AL. 36201 1-256-237-2113	Jacksonville Branch 1204 Church Avenue SE Jacksonville, AL. 36265 1-256-435-5741
Roanoke Branch 4479 Hwy 431 North Roanoke, AL. 36274 1-334-863-8902	Mail/Phone/Fax Services 1-256-237-2113 (Local) 1-800-642-1220 (TollFree) 1-256-237-8402 (Fax)
Ohatchee Branch Indian Village Plaza Ohatchee, AL. 36271 1-256-892-7129	Money-Minder ATM McClellan Park 171 Town Center Drive Fort McClellan, AL.
VFW Post 924 ATM 100 Hwy 431 Anniston, AL.	AAFES ATM ALNG TNG CTR Fort McClellan, AL.

#### NEARMC LOBBY ATM

NE ALA Regional Medical Center, Anniston, AL.

Cane Creek Golf Course 19<sup>th</sup> Hole ATM  
66 Galloway Road, Fort McClellan, AL.

FMCU at Parker Hannifin ATM  
Highway 21 North, Jacksonville, AL.

American Legion Post 312 ATM  
1330 West 10<sup>th</sup> Street, Anniston, AL.

Calhoun County Admin Building ATM  
1702 Noble Street, Anniston, AL.

Calhoun County Courthouse ATM  
25 West 11<sup>th</sup> St., 2<sup>nd</sup> Floor, Anniston, AL.

Elks Lodge No. 189 ATM  
1019 South Noble Street, Anniston, AL.



### CUDL AutoSMART makes it easy to get rolling!

CUDL (Credit Union Direct Lending) is the leading provider of point of sale lending services for the credit union industry. As a credit union-owned service organization, the CUDL AutoSMART website is provided to assist members' auto buying needs. By using AutoSMART, you've taken the first step in helping yourself to find a better deal on your next vehicle purchase.

To get started, simply visit the FMCU website — [www.fortmcclellancu.org](http://www.fortmcclellancu.org) and click on the CUDL AutoSMART logo.

### DID YOUR CREDIT CARD COMPANY TAKE A HIKE?

Hiked Your Interest Rates?  
Hiked Your Charges and Fees?

Many credit card companies recently notified their customers of increased finance charges, increased fees or both. And some credit card companies notified their card holders of changing their charges to a "variable rate" finance charge with some arbitrary rate increase criteria.

As a FMCU member, you have two credit card programs from which to choose—VISA or MasterCard. The interest rate is a low 9.9% A.P.R.\*, no annual fee, no cash advance fee, and no transfer fee for transferring your account balance from another financial institution or credit card company. In addition we don't raise your interest rate if your payment is late or the balance goes over limit. And you still have a 25 day grace period for paying the balance in full for retail purchases with no finance charges. \*ANNUAL PERCENTAGE RATE

FMCU still has the best deal in town! Fort McClellan card holders are offered complete account access from a secure website to view transactions, statements, authorize automatic payments and more. Members may also search for specific transactions, create customized reports, and obtain alert notification by e-mail when certain pre-specified events occur.

For more information contact your loan officer or call Mail Phone Services and ask about FMCU's MasterCard or VISA Program.

### FINANCIAL NOTES

May 2010

Members	19,071
Assets	\$136,961,068.95
Shares	\$114,962,979.71
Loans	\$70,966,877.25

## DAVID MCCLELLAN EMPLOYEE OF THE YEAR

At the recently held 57<sup>th</sup> annual membership meeting of FMCU, David McClellan was named Employee of the Year for outstanding job performance, dedication and support of credit union operations. David serves in our Courier and Utility position and works out of our corporate office in Anniston, Alabama. Congratulations David!

During the employee and official's service recognition, a 15-year service award was presented to Amy Epperson and 10-year awards presented to Scott Bolton and Claudia Stanley. Other longevity service awards presented during the meeting included 5-year awards presented to Nadine Saxton and Elmer Wheatley-Jr., and 3-year awards presented to Twana Honea-Cotton, Tiffany Crews and Danielle Greenwood.

### PROTECTING YOUR INTEREST

Your Credit Union's Supervisory Committee reviews situations that cannot be or have not been resolved by Fort McClellan CU's staff or Board of Directors.

If such matters arise, write the Supervisory Committee at P.O. Box 5614, Fort McClellan, Alabama 36205.

### VIRTUAL BRANCH (Internet Account Service)

Available to all FMCU members! Enroll now for your internet account access service – IT'S FREE!!



NOW OVER 4000 LOCATIONS  
WORLDWIDE TO SERVE MEMBERS!  
OVER 100 LOCATIONS IN ALABAMA!

Click on "LOCATIONS & HOURS" on the Credit Union's homepage— then click the CU "swirl"! [www.fortmcclellancu.org](http://www.fortmcclellancu.org)

### HOLIDAY CLOSINGS

The Credit Union's offices will be closed:

Monday, July 5<sup>th</sup> – Independence Day  
Monday, September 6<sup>th</sup> – Labor Day  
Monday, October 11<sup>th</sup> – Columbus Day



**FMCU Awarded Top Safety  
Rating for Over 19 Years**