



Main Office  
P.O. Box 862998  
220 Paul W. Bryant Drive, East  
Tuscaloosa, AL 35486-0027  
Phone [205] 348-5944  
(888) 817-2002  
Fax [205] 348-2338

■  
Cullman  
301 Elizabeth Street  
Cullman, AL 35055

■  
Decatur  
1325 Pt. Mallard Parkway  
Decatur, AL 35603

■  
Fayette  
Town & Square Plaza  
1630 Temple Avenue  
Fayette, AL 35555

■  
Ferguson Center  
UA Campus  
Tuscaloosa, AL 35487

■  
Foley  
404 South McKenzie Street  
Foley, AL 36535

■  
Gulf Shores  
208 West Ft. Morgan Road  
Gulf Shores, AL 36542

■  
Hillcrest  
915 Mally Street  
Tuscaloosa, AL 35405

■  
Huntington  
4600 Rose Boulevard  
Northport, AL 35475

■  
Huntsville  
UAH Campus  
851 John Wright Drive  
Huntsville, AL 35899

■  
Indian Hills  
1665 McFarland Blvd. North  
Tuscaloosa, AL 35406

■  
North River  
New Watermelon Road  
Tuscaloosa, AL 35406

■  
At Mercedes-Benz U.S. International  
1 Mercedes Drive  
Vance, AL 35490  
-and-  
MBUSI East Team Member Services Building

■  
Orange Beach  
24254 Canal Road  
Orange Beach, AL 36561

■  
South Huntsville  
4800 Whitesburg Drive, Suite 43  
Huntsville, AL 35801

■  
[www.AlabamaCU.com](http://www.AlabamaCU.com)

Our members can rest easy!

At a time when we receive almost daily news reports about the troubles that exist in the financial sector, Alabama Credit Union members can relax knowing that their deposits are safe, and that the institution they depend on for their routine financial transactions will be there when they need it to be. Member deposits are insured to \$100,000 by the National Credit Union Administration ~ the credit union equivalent of the FDIC ~ an agency of the Federal government. Additionally, for those members with large deposits, we have purchased Excess Share Insurance in the amount of \$250,000 per account, giving our members more protection than they can obtain most anywhere else.


The fact that Alabama Credit Union qualifies for this extra coverage is testimony to our financial strength, as does the fact that for the past 18 consecutive years we have earned a Code "1" from the Alabama Credit Union Administration, the highest rating that can be awarded. Our CPA audits are spotless as well.

These high ratings are the result of our institution being very conservatively managed. Our volunteer Board of Directors ~ constituted of members like yourselves who serve without compensation ~ have no incentive to approve risky activities. That's why Alabama Credit Union holds no sub-prime mortgage loans or any large, high-risk member business loans. Our loan delinquency rate at approximately .30% is the lowest in our history, and loan chargeoffs are approximately one-half that of our peers. Currently, we have only one mortgage loan on the delinquent list, and the balance on it is quite low.

I'd be happy to answer any questions you might have about the state of the financial markets in general, and Alabama Credit Union's financial strength in particular. One of our primary objectives is to be your primary, most trusted source for financial products and services, and I consider it very important that you can sleep peacefully at night, confident that we have avoided the turmoil that we hear so much about. Again, call me should you like to discuss this issue personally.

And thanks for trusting your business to Alabama Credit Union!

Sincerely,

  
Stephen K. Swofford  
President