



**AUBURN UNIVERSITY**  
FEDERAL CREDIT UNION

**Fall 2009**

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**0.75% PAID ON SHARES**  
(0.76% ANNUAL  
PERCENTAGE YIELD)

The Board of Directors authorized a 0.75% dividend rate, which resulted in a 0.76% Annual Percentage Yield (APY) for the third quarter of 2009 on regular shares and IRA share accounts. This 0.75% dividend is posted to your enclosed statement. Your regular statement includes all Credit Union share account, term share certificate, IRA, and loan activities for the third quarter of 2009 unless you have a checking account, electronic deposit, or perform a transaction with the 24-hour Telephone Teller. Those members are receiving monthly statements reflecting all account activities. Please maintain your statement for your records.

**AUFUCU FALL  
MEMBERSHIP DRIVE  
NOW IN PROGRESS**

Invite your co-workers and family members to enjoy our many services by joining AUFUCU during our Fall Membership Campaign, August 14 through November 25, 2009. Family members include all children, grandchildren, brothers and sisters of both husband and wife and their children and spouses, plus parents and grandparents of members. The Board of Directors has waived the \$1.00 membership fee and the \$15.00 E-Z Eagle Line of Credit update fee during the campaign.



**AUFUCU WILL BE CLOSED ON THE FOLLOWING DAYS  
TO OBSERVE HOLIDAYS AND SPECIAL EVENTS:**

The credit union will be closed on **Saturday, October 10, and Monday, October 12, 2009**, for the **Columbus Day Holiday**, and on **Wednesday, November 11, 2009** for the **Veteran's Day Holiday**. The credit union will be closed on **Thursday, November 26, 2009** for the **Thanksgiving Holiday**.

Due to the **Auburn-Alabama Home Football Game**, AUFUCU will close at **noon** on **Friday, November 27, 2009**. The credit union will be open from 8:00 a.m. until noon (drive-thru only) on **Saturday, November 28, 2009**.

For the **Christmas Holiday**, the credit union will close at **noon** on **Thursday, December 24, and will reopen for business on Monday, December 28, 2009**. For the **New Year's Holiday**, the credit union will close at **noon** on **Thursday, December 31, 2009, and will reopen for business on Monday, January 4, 2010**.

**AUFUCU PARTNERS WITH TIGER RAGS  
OF AUBURN**

Through a member savings partnership with Tiger Rags of Auburn, AUFUCU members can now receive a 15% off storewide discount on items purchased at Tiger Rags, located at 138 S. Gay Street in Auburn. For your Tiger Rags discount card, just come by the credit union to pick up a Tiger Rags information card, fill out the card, and then take it to the Tiger Rags of Auburn store. In return, Tiger Rags of Auburn will present you with a laminated 15% off storewide discount card to use any time you shop at their Auburn store. Start saving today with your Tiger Rags discount card!



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## BEWARE OF E-MAIL AND MAIL SCAMS

If you've ever received a letter or an e-mail that sounded too good to be true, chances are that it isn't true at all, but just part of a scam. Unfortunately, scammers have gotten better at enticing consumers into believing that indeed, they have won the lottery, or that they can earn extra money by becoming a mystery shopper, or that a very large inheritance is awaiting them. A scam e-mail might ask you to provide personal information or to click on a link.

Let's say that through the mail, you received an official-looking letter, congratulating you on winning the lottery and that your \$50,000 check or money order is enclosed. After locating your \$50,000 "prize money", your "official" lottery winner notification letter instructs you to deposit the \$50,000 in your personal credit union account. The letter further instructs you to withdraw \$5,000 from your personal bank account and send these funds back to the lottery notification office (to cover "fees"). Sounds exciting and tempting, doesn't it?

Although there certainly are lotteries that are truly legitimate, beware of any type of "official lottery letter" asking you to deposit a large check in your personal bank account and then instructing you to return part of the funds!!! This is nothing but a scam, so don't take the bait in believing that this is an easy way to get rich quick! The "winning" check or money order that you deposited in your personal bank account might look authentic, but it is not—checks and money-orders sent through this type of scam are counterfeit documents and worthless! YOU would be responsible to your financial institution, for any funds lost through participating in this type of scam.

Do not respond to e-mails or letters asking you for personal information, asking you to send money or asking you to click on an e-mail link! And if you do believe that you have been a victim of an e-mail scam, report it to [www.ic3.gov](http://www.ic3.gov), the Internet Crime Complaint Center website, a partnership between the Federal Bureau of Investigation, the National White Collar Crime Center and the Bureau of Justice Assistance. If you believe you have been a scam victim through something received in the mail, report this to your local U. S. Postal Service office.

(334) 844-4120  
(888) 899-2112  
(334) 844-4162  
(334) 844-4458  
(888) 899-2232  
(334) 844-4150

Telephone  
Toll Free  
Fax  
Telephone Teller  
Telephone Teller Toll Free  
Dividend Rate Line

## CREDIT UNION HOURS

### LOBBY HOURS

MONDAY – FRIDAY 9:00 A.M. TO 5:00 P.M.

### DRIVE – THRU HOURS

MONDAY – FRIDAY 7:30 A.M. TO 5:30 P.M.

SATURDAY – 8:00 A.M. TO NOON

## STAFF NEWS

Our best wishes go to **Ryan Hathcock**, Part-Time Member Service Representative, who left our staff in July.

## 2010 NOMINATING COMMITTEE

### IS AT WORK

Deacue Fields, Chair of the Nominating Committee, along with committee members Edward Parish, Joan Powell, Roger Royal, Floyd Woods and Joe Yeager welcome your input for nominations for positions on the Board of Directors and the Credit Committee. The committee will be making nominations for four elected positions including three, three-year director positions, and one three-year credit committee position. Directors completing elected terms of service at the next annual meeting in the first quarter of 2010 are **John T. Fletcher, Jr.**, Board of Directors Secretary; Executive Committee; Strategic Planning Committee; and ED&IPS Committee Chair; **Curtis Jolly**, Board of Directors Assistant Secretary; Executive Committee; Strategic Planning Committee; Membership Committee Chair; and **Timothy Bottenfield**, Delinquent Loans Committee; Security & Facilities Committee Chair. The Credit Committee member completing an elected term is **Jane B. Moore**. See reprint of By-Law Article VI, Section I and By-Law Article VI, Section II pertaining to the election of officials below.

### Street Address

1290 S. Donahue Drive , Auburn, AL 36832

### Mailing Address

P. O. Box 1610, Auburn, AL 36831-1610

[www.aufcu.org](http://www.aufcu.org)



**AUBURN UNIVERSITY**  
FEDERAL CREDIT UNION

***Credit Corner***

**VISA**  
**CREDIT CARD**

*FROM YOUR CREDIT UNION TO YOU*  
*A LOCAL CARD WITH GLOBAL POTENTIAL*

**VISA**

**CLASSIC OR GOLD**

**VISA**

**10.90% APR**

**VISA**

**CASH BACK**

**VISA**

**Up to 1% cash back on purchases**  
**Up to \$20,000.00 available credit line**



**COME TALK TO YOUR CREDIT UNION FOR A VISA TODAY**



**BYLAW ARTICLE VI, SECTION I**

“At least 90 days prior to each annual meeting, the president shall appoint a nominating committee of not fewer than three members. It shall be the duty of the nominating committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held and file its nominations with the secretary of the credit union office at least 40 days prior to the annual meeting, and the secretary shall cause such nominations to be posted in a conspicuous place in each credit union office at least 35 days prior to the annual meeting. Prior to filing such nominations with the secretary, the nominating committee shall determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected.

Nominations for vacancies may also be made by petition signed by at least 50 members or 1 percent of the members, whichever is greater, to be effective, such nominations shall

be accompanied by a certificate from the nominee stating that they are agreeable to nomination and will serve if elected to office; such nominations shall be filed with the secretary of the credit union at least 25 days prior to the annual meeting; and the secretary shall cause such nominations to be posted in a conspicuous place in each credit union office at least 20 days prior to the annual meeting.”

**BYLAW ARTICLE VI, SECTION II**

“All elections shall be determined by plurality vote, and shall be by ballot except where there is only one nominee for the office. No nominations shall be made from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition to provide at least one nominee for each position to be filled. When nominations are closed, tellers shall be appointed by the president, ballots shall be distributed, the vote shall be taken and tallied by the tellers, and the results announced.”



## MEET YOUR CREDIT UNION STAFF

Henry H. Armstrong, President & CEO  
 Roger E. Royal, Vice President for Loans  
 Sharon Nichols, Assistant Vice President for Member Services  
 David Smith, Assistant Vice President for Technology & Accounting  
 Gloria Emmons, Loan Officer II  
 Jennifer Anderson, Loan Officer I  
 Janice Finley, Loan Officer I  
 David Cleiland, Network Administrator  
 Doris Dill, Collections Manager  
 Sincera Smith, Head Teller and IRA Specialist  
 Willie Mae Lilly, Assistant Head Teller  
 Geraldine Young, Member Service Representative  
 Chris Chambers, Member Service Representative

Tequila Griffin, Member Service Representative  
 Crystal Lokey, Member Service Representative  
 Andrea Ahmad, Member Service Representative  
 Suzanne Roberson, Executive Assistant to the President and Board  
 Linda Nelson, Administrative Assistant for Operations  
 Debbie Depriest, Loan Assistant  
 Tammy Cardwell, Call Center Representative  
 Tasha Fuller, Receptionist  
 Ann Hovey, Part-Time Daily Data Auditor  
 Philip Palmer, Part-Time Member Service Representative  
 Wakenia Spinks, Part-Time Member Service Representative  
 Ashley Sullins, Part-Time Member Service Representative  
 Brittany Turner, Part-Time Member Service Representative



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 FEDERAL CREDIT UNION



**Auburn University Federal Credit Union**  
 1290 S. Donahue Drive  
 Auburn, Alabama 36849

