



0.40% PAID ON SHARES
(0.41% Annual Percentage Yield)

The Board of Directors authorized a 0.40% dividend rate, which resulted in a 0.41% Annual Percentage Yield (APY) for the third quarter of 2017 on regular shares and IRA share accounts. This 0.40% 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 2017 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.

INACTIVE ACCOUNT FEE

The Auburn University Federal Credit Union has recently instituted a new inactive account fee of \$10. To be assessed the fee an account must meet all of the following criteria:

- Balance less than \$50
- Only a prime share account
- No transactions for 24 months

Please inquire today to find out how we can help you fully utilize your membership with Auburn University Federal Credit Union.

AUFCU HOLIDAY CLOSING
~ SCHEDULE ~

Veteran's Day

Saturday, Nov. 11 – Closed All Day

Thanksgiving

Wednesday, Nov. 22 – Open Until Noon

Thursday, Nov. 23 – Closed All Day

Friday, Nov. 24 – **Open All Day**

Saturday, Nov. 25 – **Open regular hours**

Christmas and New Year's

Saturday, Dec. 23 – Closed All Day

Monday, Dec. 25 – Closed All Day

Saturday, Dec. 30 – Closed All Day

Monday, Jan. 1 – Closed All Day



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AUFCU Computer Migration Closure Announcement
– Monday, October 16th

Please note that AUFCU plans to be closed Monday, October 16th for a computer migration. We will be on standby mode for ATM, POS, and ACH transactions until the migration is completed. Please plan ahead so that any inconvenience from the outage will be minimized. We apologize for any inconvenience and thank you in advance for your understanding. Please contact us if you have any questions.

AUFCU Mobile App & Online Branch

Enjoy being able to manage your AUFCU accounts anytime, anywhere with our new AUFCU Mobile App. Download it for free on your Apple or Android mobile device and access it with your AUFCU Online Branch login information.

NEW USER?

Visit www.aufcu.org and register as a new user.

Please contact us (334-844-4120) if you forget your login info or have any issues creating your account.



AUFCU Fall Membership Drive Now In Progress

The AUFCU Fall Membership Drive campaign is currently under way and will run from August 8 through November 22, 2017. Invite your co-workers and family members to enjoy our many services by joining AUFCU during our Fall Membership Drive. 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 \$15.00 E-Z Eagle Line of Credit update fee during the campaign, and approved the first box of selected style checks be free with new checking accounts.

Credit Union Hours

Main Office

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

North College Street Branch

LOBBY HOURS

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

DRIVE-THRU HOURS

MONDAY – FRIDAY . . . 8:00 A.M. to 5:00 P.M.

SATURDAY 8:00 A.M. to NOON

Balance – Financial Fitness Program

BALANCE is available to help any of our members who may be a victim with the most recent Equifax data breach. Take actionable steps to protect yourselves if you have been impacted by this data breach. As a non-profit dedicated to consumer financial health, BALANCE has a variety of resources to provide you with financial wellness. Contact them at 1-800-777-7526 or visit www.balancepro.org to speak with someone about Debt & Budget Counseling, Student Loan Counseling, Credit Report Review, Identity Theft, and more.




2017 Nominating Committee Is At Work

Deacue Fields, Chair of the Nominating Committee, along with committee members Edward Parish, Roger Royal, Dennis Veronese, and Floyd Woods welcome your input for nominations for positions on the Board of Directors. The committee will be making three nominations for three-year director positions. Directors completing elected terms of service at the next annual meeting in the first quarter of 2018 are **Henry Armstrong**, President & CEO, Board of Directors, Assets/Liability Management Committee, Executive Committee, Strategic Planning Committee, and Information/Member Security Committee; **Duane Brandon**, Board of Directors, Assets/Liability Management Committee, Investment Committee, and Information/Member Security Committee; and **Deacue Fields**, Board of Directors, Investment Committee, Nominating Committee, Executive Committee, and Strategic Planning Committee. See reprint of By-Law Article VI, Section I and By-Law Article VI, Section II pertaining to the election of officials below

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.








Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit your credit union's website or LoveMyCreditUnion.org. You get all these offers and discounts just for being a credit union member.

***Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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.”



AUBURN UNIVERSITY
FEDERAL CREDIT UNION

Great Auto Rates!



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Rates as low as
2.25% APR*
Up to 72 months

USED CARS
Rates as low as
2.75% APR*
Up to 60 months

Apply for a great rate today!

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Working Together For Your Financial Future



*APR = Annual Percentage Rate:
Rates are subject to change without notice. • All loans are subject to credit approval.



~ Staff News ~

Our best wishes go to Part-Time Member Service Representatives, **Quentin Burks, Marcus Gulatte, Reshunda Johnson, Erin Kent, and Hannah Moore**; and our Summer Intern, **Valentina Muzaric**, as they have resigned their positions with AUFCU. We wish them all much success and happiness in their future endeavors.

Welcome to our new Commercial & Consumer Loan Officer, **Rustyn Roper**; Part-Time Daily Auditor, **Karlee Oliver**; and to our newest Part-Time Member Service Representatives, **Lesvita Causland, Regis Cobb, Amanda Oliver, Amber Steensma, and Selena Tippins**.

Congratulations to all of our credit union employees who have recently assumed new positions within the credit union: **Austin Meek** accepted a promotion within his position as Admin. Assistant to President & CEO to coordinate the marketing and social

media for the credit union; **Brandon McCurdy** has been promoted to Senior Member Service Representative; and **Nicole Oswald** and **Xavier Sullins** both accepted their new positions as Full-Time Member Service Representative.

Commercial & Consumer Loan Officer, **Rustyn Roper**, attended training at CUNA's Business Lending Certification School: Advanced Credit Analysis from July 24-27, 2017 in Madison, WI. Asst. VP for Member Services, **Sharon Nichols**, attended the NAFCU BSA Seminar in Denver, CO on July 27, 2017. Member Service Representative Manager, **Sincera Cruz**, will be attending IRA training in San Diego, CA, November 13-15, 2017.

Congratulations to **Linda Nelson**, Administrative Assistant for Operations, as she retired on August 31, 2017, after 11 years of service with the credit union. We wish her the best and hope she has a wonderful well deserved retirement.

MEET YOUR CREDIT UNION STAFF

MAIN OFFICE STAFF

Henry H. Armstrong, President & CEO
Roger E. Royal, Vice President for Loans NMLS # 682353
Sharon Nichols, Assistant Vice President for Member Services
David Smith, Assistant Vice President for Technology & Accounting
Rustyn Roper, Commercial/Consumer Loan Officer NMLS # 981649
Jennifer Anderson, Loan Officer I NMLS # 682355
David Cleiland, Network Administrator
Doris Dill, Collections Manager
Sincera Cruz, Member Services Representative Manager
Alex Sumrall, Assistant Member Services Representative Manager
Chad Peacock, Lead Member Service Representative
Brandon McCurdy, Senior Member Service Representative
Matt Acker, Member Service Representative
Paula Lewis, Member Service Representative
Nicole Oswalt, Member Service Representative
Meaghan Pratt, Member Service Representative
Xavier Sullins, Member Service Representative

Andrea Ahmad, Administrative Assistant for Operations
Austin Meek, Administrative Assistant to President & CEO
Natalei Zappala, Loan Assistant
Dominica Jones, Call Center/Collections Assistant
Alisha Daniels, Call Center Representative
Wendy Davis, Receptionist
Karlee Oliver, Part-Time Daily Data Auditor
Rovel Burney, Part-Time Member Service Representative
Regis Cobb, Part-Time Member Service Representative
Monty Greene, Part-Time Member Service Representative
Amanda Oliver, Part-Time Member Service Representative
Amber Steensma, Part-Time Member Service Representative
Selena Tippins, Part-Time Member Service Representative
NORTH COLLEGE STREET BRANCH OFFICE STAFF
Janice Finley, Branch Manager NMLS # 682356
Willie Mae Lilly, Lead Member Service Representative
Sharron Dunn, Member Service Representative
Charlotte McAlister, Member Service Representative
Lesvita Causland, Part-Time Member Service Representative
Hailey Pecce, Part-Time Member Service Representative

Auburn University Federal Credit Union

1290 S. Donahue Drive
Auburn, Alabama 36832



AUBURN UNIVERSITY
FEDERAL CREDIT UNION

Main Office Street Address

1290 S. Donahue Drive, Auburn, AL 36832

North College Street Branch Address

1448 N. College Street, Auburn, AL 36830

Mailing Address

Post Office Box 1610, Auburn, AL 36831-1610

(334) 844-4120

(888) 899-2112

(334) 844-4162

(334) 844-4458

(888) 899-2232

(334) 844-4150

Telephone

Toll Free Phone Number

Fax

Telephone Teller

Telephone Teller Toll Free

Dividend Rate Line

www.aufcu.org / memberservices@aufcu.org



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