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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 second quarter of 2016 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 Second Quarter of 2016 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.

Important Information about IRA Payments

Payments from your IRA are subject to federal income tax withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



Auburn University Federal Credit Union Privacy Notice

To assure the continued privacy and confidentiality of your personal financial information, Auburn University Federal Credit Union observes these practices and procedures:

Information We Collect

We collect non-public information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any non-public, personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your non-public, personal information.

AUFCU Hosts Member Appreciation Day

Over 300 AUFCU members attended AUFCU Member Appreciation Day on Friday, April 22, 2016. Members were treated to delicious food, a logo gift item, numerous door prize drawings, and cheerfully decorated lobbies. In addition, the event featured a



table offering financial education pamphlets and fun activities

for members of all ages. AUFCU Member Appreciation Day ended with a grand prize door prize drawing of a \$250 share deposit to the winner's credit union account! Shown here are AUFCU employees, Chad Peacock and Suzanne Roberson making the drawing for the door prize winner.





LOVE MY
CREDIT UNION
REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Auburn University Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

** Based on individual roadside assistance plan*



STAFF NEWS

Our best wishes go to Call Center/ Collections Assistant, **Amanda Dennis**, who left her position in April, and to Member Service Representatives, **Emily Grow** and **Deon Phillips**, who left their positions at our main office in June. We wish them all much success and happiness in their future endeavors.

Welcome and congratulations to our newest Full-Time Member Service Representatives, **Hannah Moore** and **Wakenia Spinks** and to our newest Part-Time Member Service Representatives, **Meaghan Wood** and **Matt Acker**! Also, we want to congratulate **Dominica Jones** as she has accepted our Call Center/ Collections Assistant position at our main office.

Assistant Member Service Representative Manager, **Alex Sumrall**, will attend the 2016 Ascensus Conference held September 12-14, 2016, in Orlando, Florida for IRA training.

CREDIT UNION HOURS

Main Office

LOBBY HOURS	DRIVE-THRU HOURS
<i>Monday – Friday</i> 9:00 A.M. to 5:00 P.M.	<i>Monday – Friday</i> 7:30 A.M. to 5:30 P.M. <i>Saturday</i> 8:00 A.M. to NOON

North College Street Branch

LOBBY HOURS	DRIVE-THRU HOURS
<i>Monday – Friday</i> 9:00 A.M. to 5:00 P.M.	<i>Monday – Friday</i> 8:00 A.M. to 5:00 P.M. <i>Saturday</i> 8:00 A.M. to NOON

Both Credit Union Offices Will Be Closed On Saturday, September 3, And Monday, September 5, 2016, In Observance Of The Labor Day Holiday.

Mailing Address

Need to mail something to the credit union? If so, please remember to use our post office box mailing address of

Post Office Box 1610, Auburn, AL 36831-1610

and not our physical address of 1290 S. Donahue Drive, Auburn, AL 36832! The physical address should only be used if you are sending mail to us through a courier service such as Federal Express or United Parcel Service.



AUBURN UNIVERSITY

FEDERAL CREDIT UNION

Helping Students and Families Afford College

The Auburn University Federal Credit Union's private education line of credit features include zero origination fees, extremely competitive interest rates, in-school deferred payment, and a graduated repayment option.



Learn more about The Auburn University Federal Credit Union's private student loan solution at

www.aufcu.studentchoice.org



Credit Union
StudentChoice

Graduates, check out our Debt Consolidation options for your student loans.



MEET YOUR CREDIT UNION STAFF

MAIN OFFICE 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
Walton Vaughan, Loan Officer II
Jennifer Anderson, Loan Officer I
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
Andrea Ahmad, Member Service Representative
Paula Lewis, Member Service Representative
Brandon McCurdy, Member Service Representative
Hannah Moore, Member Service Representative
Wakenia Spinks, Member Service Representative
Linda Nelson, Administrative Assistant for Operations

Austin Meek, Administrative Assistant to the President & CEO
Natalei Zappala, Loan Assistant
Dominica Jones, Call Center/Collections Assistant
Wendy Davis, Call Center Representative
Chelsea McMurray, Receptionist
Suzanne Roberson, Part-Time Marketing Coordinator
Ann Hovey, Part-Time Daily Data Auditor
Matt Acker, Part-Time Member Service Representative
Whitney Brooks, Part-Time Member Service Representative
Trent Nobles, Part-Time Member Service Representative
Xavier Sullins, Part-Time Member Service Representative
Meaghan Wood, Part-Time Member Service Representative

NORTH COLLEGE STREET BRANCH OFFICE STAFF

Janice Finley, Branch Manager
Willie Mae Lilly, Lead Member Service Representative
Sharron Dunn, Member Service Representative
Charlotte McAlister, Member Service Representative
Lee Alderman, Part-Time Member Service Representative
Alisha Daniels, Part-Time Member Service Representative
Tiffany Wright, 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



Like and follow us now on Facebook, Google+, and Twitter.

