



**0.50% Paid on Shares Includes
a 0.10% Bonus Dividend**
(0.51% Annual Percentage Yield)

The Board of Directors authorized a 0.40% annual dividend rate, which resulted in a 0.41% Annual Percentage Yield (APY) for the Fourth Quarter 2017 on regular shares and IRA share accounts. The board also declared a 0.10% bonus dividend for the Fourth Quarter on regular shares and IRA shares. This 0.50% dividend is posted on your enclosed statement. The accumulated dividend figure on your statement includes dividends paid on your share account for the periods ending 12/31/16, 3/31/17, 6/30/17, and 9/30/17 and dividends on term share certificates paid from 12/31/16 through 12/30/17. Dividends paid on shares 12/31/17 are reported on a delayed basis in the next tax year. If you have a mortgage loan with us, you will receive a 1098 statement on each mortgage loan where you paid the credit union \$600 or more in interest.

**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.



in this issue

Mastercard Conversion P.1
 Savefirst Program P.1
 Staff News P.2
 In the Community P.2
 ♥ MyCreditUnion Rewards P.2
 Interest Refund P.3
 Credit Corner P.3
 How to Contact Us P.4

Mastercard Credit Card Conversion – Coming February 2018

We are always looking for ways to add value and benefits for our members. For this reason, we've partnered with Mastercard to improve the benefits and security to your card at no cost to you. We plan on making this transition as easy as possible for you. Continue to look for more information about our upcoming conversion to Mastercard. Please make sure we have your updated contact information.

Look for more information about our Mastercard Debit Card Conversion in 2nd Quarter 2018.



WHAT STAYS THE SAME	WHAT'S NEW
- Worldwide acceptance at 40 million places	- Chip Technology
- Liability protection for unauthorized purchases	- Identity Theft Resolution Services
- No change to interest rates	- Mastercard Global Service
- No annual fee	- Mastercard Airport Concierge
- Cashback Rewards	- Price Protection
- Online Access (ezcardinfo.com)	- Extended Warranty
	- Mastercard Priceless Cities

Savefirst Program

“Did you know that you don't have to pay for tax preparation? SaveFirst, sponsored by Auburn University, offers FREE certified tax preparation and electronic filing services for working families and individuals. We provide these services for households earning up to \$55,000 with children, or up to \$20,000 without children.

Appointments begin mid January. To make an appointment call the SaveFirst appointment hotline at 1-888-99-TAX-AL (1-888-998-2925).”

DISCLAIMER: Please note that the Auburn University Federal Credit Union has agreed to share this information with its members but is not affiliated with the nonprofit organization providing these services and is not responsible for the quality of its services.

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

Membership is Ownership

During our 2017 Annual Membership Drive that took place from August 8 to November 22, 2017, we had 239 new members join our credit union family, and opened up 52 new member checking accounts! We welcome and look forward to serving our newest credit union members! Remember to invite all of your family to join the credit union. Those family members eligible for membership include children, grandchildren, brothers and sisters of both husband and wife who are members and their spouses, plus parents and grandparents. Let's work together to expand our credit union family!



~ Staff News ~

We would like to welcome our newest Part-Time Member Service Representative at our branch office, Christopher Norman; and we also want to congratulate Amanda Oliver, who accepted her position as Full-Time Member Service Representative at our main office.

The credit union always looks to train its employees for continued excellence in customer service, as our Member Service Representative Manager, Sincera Cruz, attended Ascend 2017 in San Diego, CA from November 13-15, 2017 for IRA training.

NOTICE TO MEMBERS
58th Annual Meeting

Auburn University Federal Credit Union
Tuesday, February 20, 2018, 7:00 P.M.
Credit Union Main Office, 1290 S. Donahue Drive
Report of Officials
2018 Election of Officials
Door Prizes
Refreshments

Nominating Committee Report

Deacue Fields, Chair of the Nominating Committee along with, Edward Parish, Roger Royal and Floyd Woods submit the following report. The Assistant Secretary of the Board, Curtis Jolly, in compliance with By-laws, Article VI, Sections 1 and 2, posted the report in the credit union main office and branch. The nominees are:

Board of Directors

- Place 1: Henry Armstrong, Three-Year Term
- Place 2: Duane Brandon, Three-Year Term
- Place 3: Deacue Fields, Three-Year Term
- Place 4: Deborah Heidepriem, Three-Year Term



In the Community

AUFCU was honored to be a sponsor of Auburn University's Men's Basketball game against Norfolk State on November 10, 2017. We had staff there to hand out giveaways before the game, and our Board Chairman, Thomas McCaskey was presented a game ball before tip-off.

AUFCU is also proud of our membership's commitment and contributions to the Beat 'Bama and Holiday Food Drive supported by Food Bank of East Alabama, and the Hurricane Relief Fund supported by American Red Cross. Thank you all for your donations.



AUBURN UNIVERSITY FEDERAL CREDIT UNION
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 member of Auburn University Federal Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. 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..





AUBURN UNIVERSITY
FEDERAL CREDIT UNION

Auburn University Federal Credit Union

Teams Up With
TRUECar®



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For a **NEW CAR**
With Your
Credit Union!

Receive a Guaranteed Savings Certificate for New Cars

Visit www.AUFCU.com and
click on the TrueCar® link

Benefits With Membership

TrueCar® – A Car Buying Service



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



1.00% Loan Interest Refund Declared by Board of Directors

The Board of Directors has declared a refund on loan interest paid in 2017. An amount equal to 1.00% of the interest you paid on loans in 2017 will be refunded. In order to receive the refund, the loan must be less than 31 days past due on the day of the refund, and includes all loans except VISA credit cards. The refund will be posted to your prime share account on December 31, 2017.

The Board of Directors wished to recognize the contributions to the credit union of both the depositors and borrowers, so they authorized the payment of a 0.10% bonus dividend for share accounts and a 1.00% loan interest refund. Because the credit union has had a successful year, the Board wanted to return a portion of the income back to **YOU** our members. The Board wishes to thank each and every member for helping make 2017 a successful year for AUFCU.

HOLIDAY CLOSINGS

*The credit union will be closed
Monday, January 1, 2018 for New
Year's Day; Saturday, January 13
and Monday, January 15, 2018 in
observance of the Martin Luther King,
Jr. Holiday, and also on Saturday,
February 17 and Monday, February
19, 2018 in observance of the
President's Day Holiday.*

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
Amber Oliver, 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
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
Christopher Norman, Part-Time Member Service Representative
Hailey Pecce, Part-Time Member Service Representative

Auburn University Federal Credit Union

1290 S. Donahue Drive
Auburn, Alabama 36832



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

Download our new Mobile App

Search AUFCU on the iOS App Store or on the Google Play Store



App Store



Google play

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Google+, and Twitter.

