



STARPOINTS

news from AllSouth Federal Credit Union ★ *April 2011*



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Go Direct

Information on direct deposit of federal benefits.

Annual Meeting Recap

Recap of the meeting and the listing of our big winners!

Soldiers & Vets Golf Tournament

Information on the charity golf tournament that is taking place on May 16th.

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. People applying for Social Security, Veterans benefits or other federal benefits on or after May 1, 2011, will receive their payments electronically starting with their first payment. People currently receiving federal benefit checks will need to switch to an electronic payment option by March 1, 2013. People already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.



Getting your payment electronically is safer and more reliable than by paper check. In 2010, more than 540,000 Treasury-issued checks were reported lost or stolen. With direct deposit, the Treasury Department sends an electronic message to your credit union account on your usual payment day with the exact amount of your benefit payment from Social Security, VA or other federal agency. You don't have to worry about your money being stolen out of your mailbox and there's no need to make a trip to cash or deposit a check. Your money is on time, every time. Plus, it's better for the environment and saves taxpayer dollars.

If you are applying for federal benefits on or after May 1, 2011, you will need to get your money electronically from day one. Be ready to choose direct deposit at the time you apply for benefits. To get your money through direct deposit, here are three things you will need to know:

- The type of account you have (checking or savings)
- Your AllSouth nine-digit routing transit number 253279031

- Your AllSouth checking or savings account number

**Receiving federal benefit checks?
Make the switch today.**

You must switch to direct deposit by March 1, 2013. But why wait? Don't delay—ask for electronic payments today and start getting

your money the safer, more convenient way. It's easy:

- Visit your local AllSouth branch
- Sign up online at www.GoDirect.org
- Call the Treasury Department's Go Direct® campaign helpline at (800) 333-1795

Have your AllSouth account information and most recent benefit check on hand.

Act now and get your money the safest, most reliable way. Sign up for direct deposit of your federal benefit payments today! For more information, visit www.GoDirect.org.

AllSouth Annual Meeting Door Prize Winners

Thank you to everyone for helping us celebrate our 50th Anniversary at this year's annual meeting. Congratulations to the following door prize winners:

Wilbur Henry Hill Jr., Robert Lewis, Juvache Belton, Elijah Hill, and Rose Chai. The children who drew the winning names also received prizes and were:

Chase Lloyd, Jasmine Arriaga, Joseph Williams, Samantha Arnold, and Harrison Ross. Congratulations winners.



Camp Kemo

Helping To Make Wishes Come True

The 8th Annual David Clifton Camp Kemo Memorial Ride is Sunday, June 12 at 2 p.m. This memorial ride is held in honor of David Clifton who died in a motorcycle accident on Mother's Day in 2003. AllSouth branches will collect unwrapped, new toys from members and staff May 9 - June 10 to support Camp Kemo summer camp for children with cancer. Every year critically ill children from 5 to 18 years old attend Camp Kemo as a welcome reprieve from their daily lives of doctors and medications. During the week, the children will attend a carnival as part of their activities and the toys will be distributed to them. Cash donations are accepted as well. We will accept donations from May 9 until June 10. For more information, please contact Tara Williams at (803)743-1720 or tara.williams@allsouth.org.



AllSouth Now Offers 3% Down Payment for Qualified Home Buyers

- * Finance up to 97% of sales price
- * Great low rates
- * No cost pre-approvals
- * Experienced local lending staff
- * All mortgage loans serviced locally by AllSouth
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***www.allsouth.org
(803)736-3110 option 3***

SOLDIERS & VETS

2011 CHARITY GOLF TOURNAMENT MAY 16TH, 2011

This year's tournament will be held at Golden Hills Golf & Country Club, 100 Scotland Drive, Lexington, SC 29072. Registration will begin at 11a.m. and there will be a 12 Noon "Shotgun Start", with dinner to follow at 5 p.m.

Since 1996, the Soldiers & Vets Charity Golf Tournament has raised over \$219,000. This year's tournament proceeds will benefit PAALS and USO. PAALS trains animals to assist people with varying abilities to live more independent and enriched lives by providing them with assistance dogs. As a nonprofit, non-political organization, that uplifts the spirits of our troops, the USO is now, and always will be, about our troops. Wherever and whenever they go, the USO will be there, until every one comes home.

For questions or to sponsor or participate, please contact Melanie Sandor by email at melanie.sandor@allsouth.org.

Home and Garden Show Grill Winner

On March 11-13, 2011, AllSouth participated in the Annual Carolina Classic Home and Garden Show, held at the SC State Fairgrounds. Attendees were encouraged to stop by and register to win a Char-Broil gas grill. The winner was Paula Guild.



Congratulations Paula!

Dividend Rates

Account Type	Minimum Balance To Earn Dividends	Annual Percentage Yield*
Share Accounts	\$100	0.50%
Elite Checking	\$1,000	0.25%
Christmas & Cookie Jar	\$2.00	0.40%
Kids Club	\$100	0.50%
Money Market	\$1,000	0.65%
	\$10,000	0.85%
	\$25,000	0.95%
	\$50,000	1.06%
	\$75,000	1.16%
	\$100,000	1.26%

Rates effective March 1, 2011 and are subject to change. Please call 1-800-272-0695 for the most current rates and terms. Dividends are based on the Credit Union's earnings at the end of the dividend period and therefore cannot be guaranteed.

*The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and the frequency of compounding for an annual period. Rates are subject to change after account opening. Fees and withdrawals may reduce earnings on the account.

We will be closed...

Memorial Day
Monday, May 30th

ALLSOUTH *Directory*

Bluff Road

1401 Bluff Road
(803) 771-9376 • Fax: (803) 779-6445

Cayce

701 Knox Abbott Drive
(803) 794-0124 • Fax: (803) 739-9731

Celia Saxon

2012 Harden Street
(803) 929-7669 • Fax: (803) 929-6079

Dentsville

7227 Parklane Road
(803) 736-3110 • Fax: (803) 699-6541
Toll-Free: 1-800-272-0695

Dutch Plaza

710 Dutch Plaza Boulevard
(803) 798-8740 • Fax: (803) 750-2803

Fort Jackson

4710 Hill Street
(803) 736-3110 • Fax: (803) 782-3820
Toll-Free 1-800-272-0695

Garners Ferry

7471 Garners Ferry Road
(803) 783-5180 • Fax: (803) 695-3303

Irmo

7454 Woodrow Street
(803) 781-3441 • Fax: (803) 781-3431

Lexington

701 North Lake Drive
(803) 356-1711 • Fax: (803) 356-1788

Newberry

1342 Wilson Road
(803) 276-9658 • Fax: (803) 276-9673

Northeast

10230 Two Notch Road
(803) 788-1125 • Fax: (803) 419-4302

Saluda

301 North Main Street
(864) 445-6301 • Fax (864) 445-6303
Lobby hrs: Mon. - Thurs. 9am - 5pm
Friday: 9am - 5:30pm

Sumter

1045 Broad Street
(803) 774-6800 • Fax: (803) 774-6803

VA Hospital*

V.A. Medical Center, Bldg. 6, 8 am - 4 pm
(803) 776-8086 • Fax: (803) 783-9749

Wal-Mart Supercenter*

Ballentine, SC
(803) 749-9704 • Fax (803) 749-9730

Wal-Mart Supercenter*

Batesburg, SC
(803) 532-6564 • Fax (803) 532-6574

Wal-Mart Supercenter*

Sumter, SC
(803) 905-8061 • Fax (803) 905-4302

Wal-Mart Supercenter*

Camden, SC
(803) 432-3342 • Fax (803) 432-3671

Wal-Mart Supercenter*

Hwy 6 at Platt Springs Rd. - Lexington, SC
(803) 951-2206 • Fax (803) 951-2235

Wal-Mart Supercenter*

Killian Road - Northeast Columbia, SC
(803) 786-7676 • Fax (803) 786-7730

Winnsboro

553 Highway 321 By-pass
(803) 712-9065 • Fax (803) 712-9311
*Branch does not have drive-thru

Respond 24 Telephone Teller
(803) 787-8566 • 1-800-458-2822

www.allsouth.org

Mailing Address

6923 N. Trenholm Road
Columbia, SC 29206

Lobby Hours (unless noted)

M - Th 9 am - 5 pm; Fri 9 am - 6 pm

Drive-thru Hours

M - Th 8:30 am - 5 pm; Fri 8:30 am - 6 pm

Extended Hours Available at

Wal-Mart Branch Locations

M - F 9 am - 7 pm; Sat. 9 am - 2 pm