



STARPOINTS

news from AllSouth Federal Credit Union  *January 2012*

Start The New Year Strong



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Start by creating a budget (or fixing your broken budget). A budget helps you figure out how to make the most of your income. Since you make a budget before you actually spend your money, you'll know ahead of time whether you make enough money to make ends meet. If all your expenses fit within your budget, then your income is enough and you are ready to start paying your debts and saving.

Track your spending. If your budget isn't working, track your spending to figure out where your money is going. Save your receipts. Separate them into categories like gas and food, then add up receipts for each category. This will let you see where you're spending the most money. You can also use FinanceWorks, in online banking at AllSouth, to track and categorize your expenses.

Cut your expenses. Once you see where money is going, see if you have any leaks, and you can start plugging the cracks. This process might require some lifestyle changes. For example, if you're used to buying a \$5 latte every morning before work (\$100 a month), you may have to start making coffee at home (\$20-\$25 a month), or going without coffee completely. You might have to get rid of the expensive cable package, because if you don't have enough money to pay off your debt or save, then you really can't afford it. You do not want to live from check to check with the weight of uncertainty on your back.



Change your attitude about money. Often people who live paycheck to paycheck or do not save, don't make the wisest spending decisions. They sometimes overestimate how much money they can spend and end up spending more money than they really make. You may find yourself spending more money on things you want than things you need. Or, it could be that your money is slipping through cracks you didn't know were there. Whatever, the case, setting up a budget and paying close attention to your spending will help you get back on track.

Visit www.allsouth.org for more information and tools to help you stay financially strong this year.

AllSouth Annual Meeting February 29th, 2012

Join your fellow members at the credit union's 2012 annual meeting. It's your chance to review our progress and find out what's on tap for the coming year. Attending the annual meeting is one of the benefits of belonging to a financial cooperative. It's one more way the credit union difference shines through. We look forward to seeing you February 29.

Don't forget about the amazing **cash door prizes!**

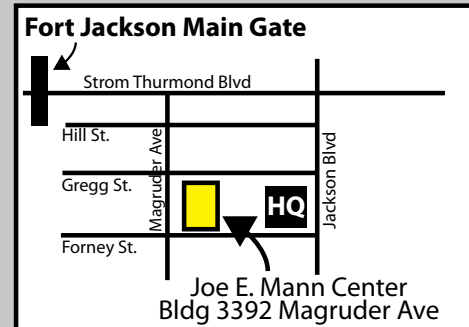
Date: Wednesday, February 29th

Time: 4:30 pm

Place: Joe E. Mann Center at
Fort Jackson

***To protect the integrity of the door prize drawing, no drawing tickets will be given out after 4:30 p.m.**

DIRECTIONS



Vets Charity Ride A Success

AllSouth Federal Credit Union participated in the 11th Annual Vets' Christmas Charity Ride on December 11, 2011. The ride benefitted veterans at the Dorn VA Medical Center and VA homeless shelters in Columbia. The ride was created by Jim Wertman of Carolina Honda. This year's ride featured more than 2,500 participants. AllSouth members and employees donated more than 300 gifts for the veterans.

 ***Many thanks to everyone who contributed a gift or participated in the ride.***



Dividend Rates

Account Type	Minimum Balance To Earn Dividends	Annual Percentage Yield*
Share Accounts	\$100	0.40%
Elite Checking	\$1,000	0.15%
Christmas & Cookie Jar	\$2.00	0.30%
Kids Club	\$100	0.40%
Money Market	\$1,000	0.40%
	\$10,000	0.60%
	\$25,000	0.65%
	\$50,000	0.70%
	\$75,000	0.75%
	\$100,000	0.80%

Rates effective December 30, 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...

Martin Luther King, Jr. Day
January 16th

President's Day
February 20th



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

5470 Jackson Blvd.
(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
Closed daily from 11am - Noon

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