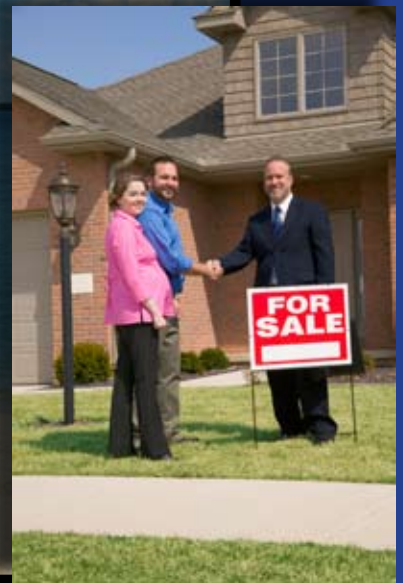




# STARPOINTS

news from AllSouth Federal Credit Union ★ July 2011



## In This Issue:

### Summer Loans

AllSouth is your summer loan destination.

### At Your Fingertips

Access your AllSouth accounts at home or on the go.

### Account Changes and Notices

Important changes and information you should know.

# *Your Summer Loan Destination*



Summer is usually the time of year when most families take a vacation and AllSouth wants to be your summer loan destination. Whether you are planning on taking a trip or will be participating in a “stay-cation” this year, AllSouth has the perfect loan for you.

With a personal loan from AllSouth, you can head to the beach to soak up the sun or head to the mountains to escape the heat. Personal loan rates start at just 10.9% APR making your perfect summer vacation affordable.

Thinking of staying closer to home? Now is a great time to purchase a new vehicle so you can travel in style. AllSouth has partnered with more than 50 auto dealers in the Midlands, so you can even get credit union financing right at the dealership!

If you plan on staying at home this summer, why not stay in a **new** home? AllSouth offers first mortgages on property located in the state of South Carolina. Mortgage rates are at all-time lows and AllSouth now offers 97% financing for qualified borrowers. Already in your home? Now could be a great time to refinance your existing first mortgage and save! You can even go online at [www.allsouth.org](http://www.allsouth.org) to check rates or apply for your mortgage 24/7.

Whatever your plans are this summer, make sure to contact AllSouth to see how we can help. We’re your summer loan destination!



## *Account Changes & Notices*



Effective Tuesday, July 5, 2011, AllSouth will no longer print and mail NSF and Overdraft Privilege notices. You can monitor your balances and avoid unwanted fees by taking advantage of the following free services offered by AllSouth: online banking, text message and email alerts, and Respond 24 Telephone Teller.

Effective Monday, August 15, 2011, Money Market Accounts with a \$0 balance will be closed after 90 days of having a \$0 balance.

### **Notice of Changes in Temporary NCUA Insurance Coverage for Transaction Accounts**

All funds in a “noninterest-bearing transaction account” are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA’s general share insurance rules.

The term “noninterest-bearing transaction account” includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does *not* include any transaction account that may earn interest or dividends, a negotiable order of withdrawal (“NOW”) account, money market deposit account, and Interest on Lawyers Trust Account (“IOLTA”), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit [www.ncua.gov](http://www.ncua.gov).

# At Your Fingertips

Did you know you can access your AllSouth accounts and perform various transactions without ever leaving your house or calling a branch? You can and it's very easy to do. Here's how:



## Online Banking

Go to AllSouth's web site at [www.allsouth.org](http://www.allsouth.org). Log in to online banking. Once in online banking you can:

- Check balances
- Transfer funds between your AllSouth accounts
- View your cleared checks
- See if your payroll has posted
- Set up scheduled transfers from one AllSouth account to another
- Register your phone for Text Message Banking (more details below)

If you haven't enrolled in online banking yet, take a few minutes to set that up. To enroll in online banking, simply enter your assigned Member ID in the "Member ID" box and then the last 4 digits of your Social Security Number in the "password" box located in the upper left corner of our home page. Complete the information as instructed and you will be able to access your accounts using this **FREE** service by the next day!

## Text Message Banking



To take advantage of Text Message Banking, log in to online banking, click on "Mobile Banking and Alerts" and follow the prompts to enroll your phone. You will be ready to use Text Message

Banking in just a few minutes. Please be aware that standard text messaging charges will apply. With Text Message Banking, you can:

- Access the balances of every active account you have - including loan accounts
- Elect to receive a low balance alert via text message when your designated

primary account falls below a certain balance

- Transfer from one specific account to your designated primary account
- Register a second phone to access accounts via text message banking



## Respond 24 Telephone Teller

Respond 24 Telephone Teller offers toll-free access to your accounts from anywhere in the continental United States. With Respond 24 you can:

- Check balances
- Transfer funds between your AllSouth accounts
- See which checks have cleared
- See if your payroll has posted

Online Banking, Text Message Banking and Respond 24 Telephone Teller are **FREE** services offered by AllSouth that you can use at your convenience to monitor your accounts and perform transactions. Take advantage of everything that is at your fingertips today!

## Thank You!

**Our heartfelt thanks to everyone who supported Camp Kemo and the Soldiers and Vets Golf Tournament. AllSouth collected 90% of the toys donated to Camp Kemo this year, and the Soldiers and Vets Golf Tournament raised \$3,795 each for the USO SC and PAALS.**

## 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 July 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...

Independence Day  
Monday, July 4th

# 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  
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](http://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

