



STARPOINTS

news from AllSouth Federal Credit Union ★ *October 2011*

Leaves Are Falling And So Are Our Rates!

Look inside for our new
low auto loan rate. →

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serve on the Board.

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Auto Loans

Rates as low as...

3.30% APR*

*APR = Annual Percentage Rate. Rate based on creditworthiness.
Rate effective September 1, 2011 and is subject to change without notice.

Important Changes to U.S. Savings Bonds

The U.S. Department of the Treasury has announced it will end the sale of paper savings bonds on December 31, 2011. This includes sales of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank.

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to redeem your paper savings bonds at any AllSouth branch.

Electronic savings bonds can be purchased, managed and redeemed online through TreasuryDirect at www.treasurydirect.gov. And, when purchased through TreasuryDirect, you no longer have to worry about misplacing, losing or storing savings bonds. In addition, with a TreasuryDirect account, you can purchase electronic savings bonds as gifts and also convert paper savings bonds to electronic.

For more information on TreasuryDirect or to purchase electronic bonds, please visit www.treasurydirect.gov.

Vets Charity Ride

AllSouth Federal Credit Union will participate in the 10th Annual Vets' Christmas Charity Ride on December 11, 2011.

This ride will benefit veterans at the Dorn VA Medical Center and VA homeless shelters in Columbia. AllSouth will collect Christmas gifts for our veterans from November 7 through December 8. A donation box will be displayed at each AllSouth branch and Carolina Honda. Gift suggestions include bath robes, warm socks, sweatshirts, sweatpants, underwear, gloves, and toiletries. Cash donations will be accepted as well.

For more information, contact Tara Williams, Business Development Manager at (803) 743-1720 or tara.williams@allsouth.org.



Board Nominations

The AllSouth Federal Credit Union Board Nominating Committee, whose task is to make and accept nominations of qualified candidates to serve on the Board of Directors, met September 28, 2011.

Directors are elected for a three-year term. Each year, three Directors' terms expire. Those whose terms expire in 2012 are Col. (Ret.) Ryan Zimmerman, Jane Willis and Brian Bowen. All of these individuals have indicated their desire and ability to serve on the Board of Directors for AllSouth Federal Credit Union.

After careful consideration, the Nominating Committee made the recommendation to the Board that these three Directors be nominated for another term.

Any member not included in the aforementioned nominees, who wishes to be considered for a seat on the Board of Directors may seek a nomination by petition. A petition nomination requires the signatures of at least 500 members, as well as a brief summary of the candidate's qualifications and biographical data. Any member

seeking nomination by petition must meet the following requirements: must be greater than 16 years of age; any accounts with AllSouth must be in good standing; must be current on any and all loans; must have a Share Account with a minimum balance of \$10.00. Any and all petition nominations must be received by AllSouth Federal Credit Union by 6:00 p.m., November 14, 2011.

The candidates listed in this report of the Nominating Committee will be elected by acclamation at the Annual Meeting of AllSouth Federal Credit Union which is tentatively scheduled for Wednesday, February 22, 2012. Nominations from the floor for seats on the Board of Directors will not be accepted at the Annual Meeting, nor will there be ballot voting at the Annual Meeting.

Respectfully submitted,
AllSouth Nominating Committee

Holiday Loan Special

get up to \$1000 for 12 months,
for as low as 9.9% APR*

Available from November 1 - December 24th, 2011



*APR is Annual Percentage Rate. Payment example: the cost of \$1,000 borrowed for one year at 9.90% is \$87.87 per \$1,000 per month. Repayment amounts will vary depending on the rate charged. This example is for the maximum term. Rates based on creditworthiness.

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 September 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...

Columbus Day
October 10th

Veterans Day
November 11th

Thanksgiving Day
November 24th

Christmas
December 26th

New Year's Day
January 2nd

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

