

FEBRUARY 2011

The EDGE

The Edge: Published for AllSouth FCU members between the ages of 13 & 17



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It's Never Too Early To Think About Paying For College



If you're planning on going on to college after you graduate from high school, there's probably one thing you have already learned: Higher education is expensive. Fortunately, there's financial help available in the form of scholarships, grants, work-study, and loans to supplement your savings. While a lucky few receive full scholarships, most students need a patchwork of aid to cover their educational expenses.

Keep these tips in mind to help manage your debt:

- * Your completed FAFSA (Free Application for Federal Student Aid) is forwarded to the schools you designate, where the financial aid departments complete a more in-depth analysis to figure out how much and what type of aid you will receive. You are not required to accept the whole package as is. You can pick and choose from what's being offered. In other words, just because you are being offered a federal loan you do not have to take it.

- * Consider a less expensive school, particularly for your first two years.

Some colleges and universities will accept transferred credits from community colleges.

- * Put together a realistic budget. For example, don't overestimate how much you can earn from a job. Most of your time should be spent in class and studying, not working two part-time jobs.

- * Use the aid for school expenses only, not weekend trips, parties or the latest electronic gadgets.

- * Save money in a tax-advantaged Coverdell Education Savings Account. The more you save, the less you will need to borrow.

Did you know that federal financial aid is available and applying for it is easy? You can go online at www.fafsa.ed.gov to get information and a free FAFSA application form for federal student aid. If you don't have Internet access or have additional questions, you can call 1-800-433-3243. You can also obtain an application form from your school guidance counselor or at your local library. Applications are accepted beginning January 1 for the following school year. So don't wait: Get started today.

CELEBRATE PRESIDENTS' DAY

Presidents' Day is Monday, February 21st. Take some time out of your day to remember what our presidents have done to make this country what it is today.

Some facts you may not know about Presidents' Day:

It is not officially called Presidents' Day. Instead, it's called Washington's Birthday. There was an attempt in 1968 to officially name it Presidents' Day but this suggestion died in committee. Many states, however, choose to call their own celebration "Presidents' Day."

Many across the newly formed United States celebrated Washington's Birthday in the 17th century while George Washington was still alive. However, it wasn't until 1885 that Chester Arthur signed the bill that made it a federal holiday.



Taking Control Of Your Spending

Would you like to control your spending and save more? Here are a few tips that may help you reach your goals.

First: Figure out where your money is going. In order to do this, you will need to keep track of every purchase you make - from a pack of gum to a new pair of shoes. Do this for about a month.

Second: Make a list of your short and long-term goals, such as buying a guitar or a set of wheels. And, don't forget the long-term goal of saving for college.

Third: Compare your purchases to your financial goals, expenses, and your income (allowance and/or earnings from your job). If you find yourself coming up short of funds you'll need to make adjustments, such as cutting back on less important purchases.

Tip: When making purchases, ask yourself two questions before buying an item:

1. Do I really need the item?
2. How much will this purchase set me back from reaching my goals?

You may want to walk away from the purchase for a day or more. By walking away, you will be able to make an objective decision. Develop a smart saving habit by always putting away funds for your long-term goals first. Put these funds into your Share Savings account. Besides keeping your funds safe, you will also earn dividends, which will make it easier to reach your goals.

AllSouth Annual Meeting

Date: Wednesday, February 23rd

Time: 4:30 p.m.

Place: Joe E. Mann Center at Fort Jackson

Join your fellow members at the credit union's 2011 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 23.

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

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

ATM LOCATIONS

At Our Branches:

- Bluff Road: 1401 Bluff Road*
- Cayce: 701 Knox Abbott Drive
- Celia Saxon: 2012 Harden Street*
- Dentsville: 7227 Parklane Road*
- Dutch Plaza: 710 Dutch Plaza Blvd.*
- Garners Ferry Road: 7471 Garners Ferry Road*
- Irmo: 7554 Woodrow Street*
- Lexington: 701 North Lake Drive*
- Newberry: 1342 Wilson Road*
- Northeast: 10230 Two Notch Road*
- Saluda: 301 N. Main Street*
- Sumter: 1045 Broad Street *
- Wal-Mart Supercenter: Batesburg
- Wal-Mart Supercenter: Ballentine
- Wal-Mart Supercenter: Camden
- Wal-Mart Supercenter: Hwy. 6 at Platt Springs Rd., Lexington
- Wal-Mart Supercenter: Killian Rd., Columbia
- Wal-Mart Supercenter: Sumter
- Winnsboro: U.S. 321 South Bypass*

Around the Midlands:

- 2020 Hampton Street, 2nd Floor Lobby
- Bi-Lo Shopping Center at Garners Ferry Road & Hallbrook Drive*
- Hwy. 219 in Heritage Shopping Center, Newberry*
- LR Crossing Shopping Center on Garners Ferry Road*
- Next to the Canteen in the VA Medical Center
- Piggly Wiggly parking lot on Garners Ferry Road*
- Sumter - 5662 Broad St. on Highway 378*
- Sumter - 1805 Highway 15 South*
- Two Notch Rd. in Brickyard Plaza*
- The Judicial Center: 1701 Main St., Columbia
- Wide Water Square, 3315 Broad River Road, Columbia*
- 102 Evans Street, Winnsboro*
- Fairfield Memorial Hospital, 102 US Hwy. 321 Bypass, Winnsboro
- 328 West Church Street (Hwy. 23), Batesburg, SC*
- At the Shell gas station on Hwy. 6, Lexington
- Woodberry Plaza parking lot, adjacent to Fat Boys, West Columbia*
- Elgin 2548 Main Street
- 6012 N. Main Street at Northview Plaza
- 7230 Broad River Rd. in Kennerly Shopping Center
- 1800 Dutch Fork Rd. at the Shell Station
- 1047 West Dekalb St. at O'Reilly Auto Parts
- 1005 Old Cherokee Rd. at the Pittstop, Lexington
- 867 Hwy. 321 Bypass, Winnsboro near the Wal-Mart, in the Citgo MP Mart

On Fort Jackson:

- Fifteen strategically placed ATMs on Fort Jackson. Visit www.allsouth.org for exact locations.

*Indicates a drive-up ATM

HOW TO CONTACT US

Mailing Address

6923 N. Trenholm Rd.,
Columbia, SC 29206

Bluff Road

1401 Bluff Road
(803) 771-937

Cayce

701 Knox Abbott Drive
(803) 794-0124

Celia Saxon

2012 Harden Street
(803) 929-7669

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

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

Irmo

7454 Woodrow Street
(803) 781-3441

Lexington

701 North Lake Drive
(803) 356-1711

Newberry

1342 Wilson Road
(803) 276-9658

Northeast

10230 Two Notch Road
(803) 788-1125

Saluda

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

Sumter

1045 Broad Street
(803) 774-6800

VA Hospital*

V.A. Medical Center, Bldg. 6
(803) 776-8086
Lobby hours: 8 am - 4 pm

Wal-Mart Supercenter*

Ballentine, SC
(803) 749-9704

Wal-Mart Supercenter*

Batesburg, SC
(803) 532-6564

Wal-Mart Supercenter*

Broad Street - Sumter, SC
(803) 905-806

Wal-Mart Supercenter*

Camden, SC
(803) 432-3342

Wal-Mart Supercenter*

Platt Springs Rd. - Lexington, SC
(803) 951-2206

Wal-Mart Supercenter*

Killian Road - NE Columbia, SC
(803) 786-7676

Winnsboro

553 Highway 321 By-pass
(803) 712-9065

Business Hours

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

Wal-Mart Location Hours

Hours: M - F 9 am - 7 pm

Sat. 9am - 2 pm

*Branch does not have drive-thru

Respond 24 Telephone Teller

(803) 787-8566
1-800-458-2822

Email: memberservice@
allsouth.org

HOLIDAY CLOSINGS

February 21st
Presidents' Day

AllSouth FCU The Edge

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Your suggestions, comments, and ideas for articles are welcome and should be mailed to: Editor, The Edge, 6923 North Trenholm Road, Columbia, SC 29206.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Savings are federally insured by the National Credit Union Administration, a United States government agency.



www.allsouth.org



Please Recycle

All you need. All the time.

AllSouth Federal Credit Union
6923 North Trenholm Road
Columbia, SC 29206