University of South Alabama Federal Credit Union  
103 Hillcrest Road  
Mobile, AL 36608  

Board of Directors:  
President  
Chuck Warnol  
Vice President  
Ben Tipton  
Secretary  
Gary Parham  
Treasurer  
Polly Stokley  
Wayne Davis  
Scherita Mixon  
Steve Simmons  

Management and Staff:  
Manager  
Betty Gorham  
Assistant Manager  
Felicia McKee  
Bookkeeper  
Ting Lowe  
Loan Officers  
Sandra Bolden  
Cindy Montee  
Head Teller  
Stacy Barnhill  
Teller: Doris Martin  
Teller: Joan Sluder  
Teller: Leigh McNider  
Teller: Corlissa York  
Teller: Cheryl Higgins  
Phone: (251) 706-0255  
Fax: (251) 706-0299  

Main (Campus) Lobby Hours:  
Monday-Friday  
8:00 a.m. - 5:00 p.m.  

Drive-Up Hours:  
Monday-Thursday  
7:30 a.m. - 5:00 p.m.  
Friday  
7:30 a.m. - 5:30 p.m.  

USAMC Branch Office Hours:  
Monday, Wednesday, Friday  
8:00 a.m. - 12:30 p.m.  
1:00 p.m. - 4:00 p.m.  

HOLIDAY CLOSINGS, 2005  
Monday, September 5 - Labor Day  
Thursday, November 24 - Thanksgiving Day  
Monday, December 26 - Day after Christmas  

CURRENT LOAN RATES  
(Depending upon credit qualifications, your rate might be as low as:)

New Autos & Boats  
... 36 months .............. 4.40% APR  
... 48 months .............. 4.80% APR  
... 60 months .............. 5.30% APR  
... 72 months .............. 5.80% APR

Used Autos & Boats  
2002s through 2004s, $14,000 or more financed  
... up to 60 months...as low as 5.30% APR  
2002s through 2004s, less than $14,000 amount financed...up to 48 months...as low as 4.80% APR

Used Autos & Boats  
Older models as low as 5.75% and 6.05% APR  
New Furniture & Appliances  
... up to 36 months ... as low as 10.9% APR  
Unsecured Loans  
... up to 36 months ... as low as 10.9% APR  
Get-Away Loans  
... up to 48 months ... as low as 7.90% APR  
VISA Credit Cards  
... 8.9% APR/No Annual Fee

During our “Discover Low Rates Days”, we are financing new and used autos and boats to give you lower payments and less cost. We’ll even pay off your elsewhere-financed new or used auto or boat loan with a bank, finance company or dealership.  

Your University of South Alabama Federal Credit Union has low new and used auto and boat loan rates for you. Through the end of July, depending upon your credit qualifications, your rates might be:  
As low as 4.4% APR  
... for 36 months  
As low as 4.8% APR  
... for 48 months  
As low as 5.3% APR  
... for 60 months  
As low as 5.8% APR  
... for 72 months

Find the “prize gold coin” in our treasure chest, and you could get a reduction in your qualified loan rate for the duration of your loan!  

*Visit our office at 103 Hillcrest Road; or  
*Print and fill in an application from our website at www.usafedcu.com and fax to 251-706-0299;  
*Or, call us at 251-706-0255 and ask for one of our “Discover Low Rates” loan officers.  
......Discover your low rate through July 31st!
STATEMENT OF FINANCIAL CONDITION
AS OF MAY 31, 2005

ASSETS:
Total Net Loans & VISAs $11,104,357.79
Net Investments 6,785,912.21
Fixed Assets 89,953.67
Land and Building 919,668.48
Other Assets 90,659.46

TOTAL ASSETS $18,990,551.61

LIABILITIES & EQUITY:
Liabilities (Payables) $212,992.58
Member Deposits:
Certificates of Deposit 2,057,669.22
Share Drafts (Checking) 1,593,819.84
IRAs 641,517.16
Christmas Clubs 403,462.21
Regular Shares 12,060,907.92
Equity
Regular Reserves 336,491.99
Undivided Earnings 1,683,690.69

TOTAL LIABILITIES & EQUITY $18,990,551.61

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Need Cash?
Tap the Equity In Your Home

Need money to buy a vehicle, remodel the kitchen, or take that dream vacation? Consider using a home equity loan from your credit union.

Your credit union can set up a home equity line of credit whereby you can access the funds as you need them, up to a predetermined limit. Money in the home equity line of credit is then made available again as it is paid back.

The interest rates are very favorable because the loan is backed (or secured) by your home. And, in most cases, the interest that you pay on your home equity loan is tax-deductible. If a home equity loan sounds like the solution to your needs, talk to one of our loan specialists at the credit union today.

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Relax with a little “R ‘n R”
(Subscription in Rates)

Relax with University of South Alabama Federal Credit Union’s “Reduction in Rate” VISA Credit Card. Our VISA Credit Card rate is an amazing 8.9% fixed APR on purchases and cash advances.

Plus, there is no annual fee!

VISA

Transfer your elsewhere-financed high interest credit card balances or other bills to a new USAFCU VISA.

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Phishing: What is it?

“Phishing” is a high-tech internet scam using e-mails (spam) or pop-up messages trying to trick you into giving out your financial and personal information. The “phisher” pretends to be a legitimate financial institution or credit card company. The e-mail usually says that you need to “update” or “validate” your account information. The message usually directs you to follow a link to a Web site that looks like a legitimate financial organization – but it isn’t. It is a spoof Web site and the phishers want to trick you into divulging your personal information so they can steal your identity and conduct fraudulent transactions using your information.

Please note that your Credit Union will NEVER ask you by way of e-mail for any confidential or financial information. If you ever receive an e-mail from the credit union that appears to be suspicious, please contact us immediately.

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After-hour and weekend deposits can be made at our convenient night depository located in the drive-up at our main branch location at 103 Hillcrest Road.