South Exchange

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
Steve Hadley
Jeff Murphy
Wayne Davis
Scherita Mixon
Cheryl Williams
Veronica Gonner
Steve Simmons

Management and Staff:
Manager
Betty Crawford
Assistant Manager
Felicia McKee
Bookkeeper
Ting Lowe
Loan Officer
Sandra Bolden
Cindy Montee
Head Teller
Stacy Barnhill
Tellers
Doris Martin
LaChandra Mixon
Joan Sluder

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

HOLIDAY CLOSINGS:
Monday, May 26
Memorial Day
Friday, July 4
Independence Day
Monday, September 1
Labor Day

CURRENT LOAN RATES

New Autos
. . . . 36 months . . . . as low as 4.75% APR
. . . . 48 months . . . . as low as 5.25% APR
. . . . 60 months . . . . as low as 5.75% APR
. . . . 72 months . . . . as low as 6.25% APR

Used Autos
1999s through 2002s, $14,000 or more financed
. . . . up to 60 months . . . as low as 5.75% APR
1999s through 2002s, less than $14,000
amount financed . . . up to 48 months . . . as low as
5.75% APR
Older models as low as 6.25% APR

New Furniture and Appliances
. . . . up to 36 months . . . as low as 10.9% APR

Unsecured Loans
. . . . up to 36 months . . . as low as 10.9% APR

Retro-Rate Personal Loans
. . . . up to 36 months . . . as low as 8.90% APR

VISA Credit Cards . . . . . . 13.9% APR

We’ve Moved!
The main office of the USA Federal Credit Union has moved into its new location at 103 Hillcrest Road, across the street from Banana Docks Café. Please stop in and visit us soon.

We Have “Egg-stra” Special Loan Rates!

We’ve reduced the loan rates on new and used autos and boats. From now until the end of April, depending on your credit qualifications, you might receive financing for as low as:

36 months . . . . . . as low as 4.20% APR
48 months . . . . . . as low as 4.70% APR
60 months . . . . . . as low as 5.20% APR
72 months . . . . . . as low as 5.70% APR

Find the “prize egg” in our Easter basket, and you could get a reduction in your qualified loan rate for the duration of your loan!

UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION’S PRIVACY POLICY

• The Credit Union will collect only the personal information from the members that is necessary to conduct its business.

• The Credit Union will protect members’ personal information.

• The Credit Union will partner only with businesses that follow strict confidentiality requirements.
**STATEMENT OF FINANCIAL CONDITION**  
**AS OF FEBRUARY 28, 2003**

**ASSETS:**  
- Total Net Loans & VISAs: $7,171,746.91  
- Net Investments: $8,647,567.52  
- Fixed Assets: $142,716.86  
- Land and Building: $757,802.57  
- Other Assets: $64,108.00  
- **TOTAL ASSETS** $16,783,941.87

**LIABILITIES & EQUITY:**  
- Liabilities (Payables): $77,723.01  
- Member Deposits:  
  - Certificates of deposit: $2,187,329.23  
  - Share Drafts (Checking): $1,641,856.36  
  - IRAs: $650,177.64  
  - Christmas Clubs: $263,427.10  
  - Regular Shares: $10,201,007.55  
- Equity:  
  - Regular Reserves: $336,491.99  
  - Undivided Earnings: $1,425,928.99  
- **TOTAL LIABILITIES & EQUITY** $16,783,941.87

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**HOME EQUITY LOANS**

Need money for home improvements, vacation, or college? Look no further than your own home. If you own your home free and clear, or if your house is worth more than you owe on it, that means you have equity. You can use that equity to obtain a loan to buy most anything you want or need. Best of all, the interest on a home equity loan, in many cases, may be tax-deductible (see your tax consultant for more information). Your credit union can set up an open-end line of credit you can access when you need money. So what will it be? A new car? Boat? Home theater system?

Time is running out for qualified members to receive 1.99% APR for the first six months on our credit union home equity loans.

Stop by or call us today at (251) 706-0255 and let us turn those dreams into reality.

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**24-HOUR ATM**

Cash when you need it: 24 hours a day, 7 days a week at our new location at 103 Hillcrest Road. No ATM fees for USAFCU ATM or VISA® debit cardholders.

If you don't have a USAFCU ATM or VISA® debit card, stop by our office and apply.

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**DAYLIGHT SAVINGS TIME**  
begins Sunday, April 6.  
Set your clocks **AHEAD 1 hour**

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**VISIT OUR WEB SITE**

Want to find our operating hours, learn about our latest loan promotion, plan a vacation, or find the value of your automobile?

It's all on our Web site. You'll find all the essential information about our products and the services we have to offer. It's accessible from your personal computer - 24 hours a day, 7 days a week. By using the credit union’s Web site, you can often obtain answers to basic questions. So visit us anytime online day or night at [www.usafedcu.com](http://www.usafedcu.com).