

ALBANY FEDERAL EMPLOYEES' CREDIT UNION NEWSLETTER

OUR FUTURE REVOLVES AROUND YOURS!

LOCATIONS

MAIN OFFICE

1115 N. WESTOVER BLVD
ALBANY, GA 31707
1-888-822-1633
229-439-1448

BRANCHES

1110 CENTENNIAL AVE
ALBANY, GA 31707
229-439-9797

217 JOHNSON RD
ALBANY, GA 31705
229-438-1834

709 VETERANS PKWY
COLUMBUS, GA 31901
706-987-8000

TELLER 24

229-439-1191 / 888-212-1191

[WWW.MEMBERSUNITED
CREDITUNION.ORG](http://WWW.MEMBERSUNITEDCREDITUNION.ORG)



LOAN DEPARTMENT

1115 N. WESTOVER BLVD, ALBANY
AL LEWIS, LOAN DEPARTMENT MGR.

JOSH ETHERIDGE

1110 CENTENNIAL AVE, ALBANY
JENNIFER NELSON

217 JOHNSON RD, ALBANY
PEGGY BELL

709 VETERANS PKWY, COLUMBUS
EMILY PRICE

**YOUR CREDIT UNION HAS
MONEY TO LEND!**

**CONTACT YOUR LOAN
DEPARTMENT TODAY!**

MEMBERS UNITED CREDIT UNION TO MERGE WITH AFECU

On November 30, 2011, the membership of Member's United Credit Union voted to merge with AFECU. The merger has been approved and on January 1, 2012, Members United will officially join forces with Albany Federal Employees' Credit Union.

Members United is located in Columbus, Georgia with a field of membership composed of employees of Lance Snack Food Company, employees of Road America, employees of Columbus Country Club and residents of Muscogee County. They opened their doors in 1983 and currently have a membership over 1800 with assets over \$11 million. We will be adding their current location (709 Veteran's Parkway, Columbus, GA 31901) as our newest branch. Help us welcome our newest members!

AFECU TO CHANGE NAME TO MEMBERS UNITED CREDIT UNION

After the merger is completed on January 1st, Albany Federal Employees' Credit Union will change its name to Members United Credit Union. With the addition of Dougherty County residents to our field membership in 2008; the merger with Federal & State Inspectors CU in 2010; the current merger and new branch location in Columbus; and the addition of Sam's Club of Albany, Ryan's Steakhouse, Sumter County Sheriff Office, and Merck Chemical as SEGs, the name, Albany Federal Employees' Credit Union, no longer is an accurate description of our membership base. Changing our name to Members United Credit Union more accurately portrays our current membership base and allows us to grow into the future.



Our Future Revolves Around Yours

FREQUENTLY ASKED QUESTIONS

Why is Albany Federal Employees' Credit Union changing its name? For several years, we have been adding services and expanding our membership base. As a result, we reached the point where we felt that the name, Albany Federal Employees' Credit Union, was too limiting. We believe the new name better reflects who we are and who our members are.

Will my account number change? Current AFECU members will experience no changes in their account numbers.

Will I need to order new checks and deposit slips? You can continue to use your AFECU checks and deposit slips. When you run out, your new ones will have the new name and logo.

Will my debit and credit cards need to be replaced? You can still use your AFECU debit and credit cards. Your old cards will eventually be replaced with new ones. Until then, you should continue to use your AFECU debit and credit cards as you always have.

Will I have to notify creditors that automatically draft my account or my employer or others with whom I have direct deposit? Automatic deposits/drafts are processed by using the routing/transit and account number on the MICR line. This will not change. You will not need to update this information.

To whom do I make checks payable when writing a check to the credit union? Beginning January 1st begin making checks payable to Members United Credit Union (MUCU).

Will the website address change? As of January 2, our new web address is www.membersunitedcreditunion.org. We will temporarily link our current site to the new site.

Will there be any staff changes? All staff from both credit unions will be retained. We will be adding 5 new employees from the Columbus branch.

When can I begin using the new branch in Columbus? We will merge the core operating systems on February 1. You will be able to use the Columbus branch beginning February 2.

Is the credit union under new ownership? The credit union is not under new ownership. Ownership remains with the membership.

HOME BANKING TO BE UPGRADED

Beginning Tuesday, January 10th you will see a new and improved look to our Home Banking site. This upgrade has many new features not available on our current system.

Our current system is a batch system, meaning you do not see your transactions on the site as they occur. The new system will be live, therefore you will see purchases and other transactions as they occur on your home banking page. The new system gives you the capability of setting up recurring transfers between your credit union accounts. It also allows you to set up alerts, which send emails notifying you when criteria you have selected occurs to your accounts. You will enjoy these new features and the many other upgrades to the system.

The system upgrade will occur on Tuesday, January 10. You will see no downtime during the upgrade. When the upgrade is complete, simply sign into your account and follow the prompts to be set up in the new system. If you are not currently enrolled in Home Banking, go to www.membersunitedcreditunion.org after the upgrade is completed and click on the "Enroll Online" link. As always, we are available to help you with any questions.

PRESIDENT/CEO CONNINE MANCUSO TO RETIRE

Connie Mancuso will be retiring on March 31. She began work at AFECU in 1986 and will be retiring after 26 years of service as CEO/President. Check out next quarter's newsletter for a tribute to Connie.

Oliver C. Sinderson IV will be replacing Connie as President/CEO. Oliver began working at AFECU in 2008 and currently holds the position of Vice President. Oliver received his Masters Degree from LaGrange



College.

Replacing Oliver as Vice President will be Liz Gilmore. Liz is the CEO of Members United Credit Union. She began working at Members United in 1994 and has been the CEO for the past 10 years.



Member Appreciation Celebration

Tuesday, February 14 11:00am - 4:00pm
Main Office - 1115 N. Westover Blvd, Albany
& Columbus Branch - 709 Veterans Pkwy



HOTDOGS - DRINKS - MEMBER GIVEAWAYS

CD RATE SPECIAL

\$200 DRAWING AT BOTH LOCATIONS

MEMBERSHIP FEE WAIVED FOR ALL NEW MEMBERS



Annual Business Meeting

Tuesday, February 14 5:30pm - Main Office

CREDIT UNION TO BE CLOSED WEDNESDAY, FEB. 1

We will be closed Wednesday, February 1st to merge the operating systems of Albany Federal Employees' Credit Union and Members United Credit Union. Our ATM machines, Home Banking system and Telephone Banking system may also experience downtime throughout the day.

HOLIDAY CLOSINGS

MONDAY, 1/2 NEW YEAR'S DAY
MONDAY, 1/16 - MLK JR'S BIRTHDAY
MONDAY, 2/20 - PRESIDENT'S DAY

INSUFFICIENT FUNDS NOTIFICATION

As of January 1, 2012 we will no longer send out Overdraft Notices by U.S. Mail to all members when an account is overdrawn. We are instead offering our members the option to receive Overdraft Notices by email. Email notifications offer the following advantages:

- **Quicker Notification** - By switching to email notices you will receive notification much sooner than you currently do with mailed notices. An email will be sent the same day of your overdraft. It could take days to receive notification through the mail.
- **Reduced Risk of Fraud** - There is always a chance of fraud if your paper notice ends up in the wrong hands.
- **Reduced Costs** - Opting for email notices will save your credit union money on postage and paper costs. As a member you benefit whenever your credit union saves money.
- **Go Green!** - Nearly 1 billion trees worth of paper are thrown away every year in the United States. Do your part to "Go Green".

In order to receive notification of overdrafts you must fill out the bottom portion of this form and return it to us.

Opt-In for Overdraft Notification



Fax (229-432-6374), bring or mail this form to Members United CU, 1115 N. Westover Boulevard, Albany, GA 31707.

_____ I authorize Members United Credit Union to notify me of any overdrafts that occur to my account by **email**. Please send notification to me at the email address below:

Email - _____

--- or ---

_____ I authorize Members United Credit Union to notify me of any overdrafts that occur to my account by **U.S. Mail**.

Signature: _____
Name: _____

Date: _____
Account Number(s) _____