“Egg-Sta Special Loan Rates are Back!”
No need to “hunt” for the best new or used automobile loan rates. They’re right here at your credit union.
During our “Egg-Sta Special Rates Days”, your credit union is financing new and used autos to give you lower payments and less cost. We’ll even pay off your elsewhere-financed new or used auto with a bank, finance company, or dealership. From now until the end of April 2015, depending upon your credit qualifications, your rates might be:
- As low as 1.19% APR for 36 months
- As low as 1.39% APR for 48 months
- As low as 1.69% APR for 60 months
- As low as 2.29% APR for 72 months

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!
Existing loans at University of South Alabama Federal Credit Union are not eligible for this offer. Loans available to qualified borrowers and are subject to existing credit policies.

Other Loan Rates
Unsecured Loans
..up to 36 months…as low as 10.9% APR
..up to 48 months…as low as 7.90% APR

Get-Away Loans
VISA Credit Cards
….8.9% APR/No Annual Fee

All loan rates quoted as Annual Percentage Rates and are subject to change without notice.

Loans available to qualified borrowers and are subject to existing credit policies.

Equal Opportunity Lender.

HOLIDAY CLOSINGS, 2015
Monday, May 25, 2015 .........................Memorial Day
Friday, July 3, 2015 for ......................Independence Day
Monday, September 7, 2015 ......................Labor Day
Thursday, November 26, 2015 .............Thanksgiving Day
Thursday, December 24, 2015 .............Close at 1 p.m.
Friday, December 25, 2015 .............Christmas Day
Thursday, December 31, 2015 .............Close at 1 p.m.
Friday, January 1, 2016 ......................New Year’s Day

In today’s busy, tech-driven society, everyone is on the go...working, raising a family, socializing, going to school, traveling, sporting events, music lessons, you name it! We have meetings, events, deadlines, to-do lists...it never seems to end. Bottom line - we’re mobile and we need a financial institution that’s right there with us.

Your credit union recognizes that mobile devices, social networks, and e-mail are the present and future means of communication. We know that our members are looking for convenience and efficiency in every aspect of their lives, especially when it comes to banking. Our mobile banking provides members with the ultimate in convenience and control when it comes to their finances, and as with all the credit union perks, the service is safe and free.

CU members can access their accounts almost anywhere with Mobile Banking. With the new and improved downloadable app for iPhone and Android devices, some of the latest features include:
- Check account balances
- Review transaction history
- Transfer funds between accounts
- Pay bills electronically
- Locate an ATM or Branch and get directions
- Contact the credit union for quick assistance

If you’re looking for the utmost in banking convenience, don’t waste another second. Grab your mobile device and visit your Credit Union’s Website for complete details.
**STATEMENT OF FINANCIAL CONDITION**  
As of January 31, 2015

**ASSETS:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Net Loans &amp; VISAs</td>
<td>10,831,765.91</td>
</tr>
<tr>
<td>Net Investments</td>
<td>27,010,101.95</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>51,468.75</td>
</tr>
<tr>
<td>Land and Building</td>
<td>672,430.72</td>
</tr>
<tr>
<td>Other Assets</td>
<td>114,880.17</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$38,680,647.50</strong></td>
</tr>
</tbody>
</table>

**Liabilities & Equity:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities (Payables)</td>
<td>69,598.44</td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td>2,734,747.09</td>
</tr>
<tr>
<td>Share Drafts (Checking)</td>
<td>5,707,621.52</td>
</tr>
<tr>
<td>IRAs</td>
<td>1,413,879.04</td>
</tr>
<tr>
<td>Christmas &amp; Youth Clubs</td>
<td>237,199.35</td>
</tr>
<tr>
<td>Regular Shares</td>
<td>24,628,471.25</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td><strong>$38,680,647.50</strong></td>
</tr>
</tbody>
</table>

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**Calling All Night Owls and Early Birds:**  
**Depository Is Here for You**

As much as we’d like to see your smiling face, we know the credit union's hours don’t always match with yours. So when our office is closed and you need to make a deposit to your account, remember the night depository is here for you. It’s the best way to ensure your funds are safe and secure. The night drop depository is in the first lane of the drive thru at the Hillcrest Rd office. Don’t tempt fate by holding on to funds until you can work in a stop to the credit union during office hours. Simply drop off your deposit in the night depository. For more information, contact the credit union.

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**VISA**

8.9% Annual Percentage Rate  
No Annual Fees

Pick up a USAFCU VISA credit card application at your nearest branch and start enjoying your lower rate today!

Credit cards available to qualified borrowers; all loans subject to existing credit policies. Credit card rate quoted as annual percentage rate.

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**2014 IRA Deadline Reminders**

As springtime approaches, so does tax season. If you have an IRA, or are interested in establishing one, there are some important deadlines to keep in mind:

1. The IRS allows you to contribute to the previous year (in this case, 2014) up until the normal April 15, 2015 federal tax deadline. If you opt to make your contribution after January 1st but before the April 15th deadline, you must designate the contribution year that you’re targeting. This goes for most types of IRA accounts.

2. The deadline for establishing a 2014 IRA, if you haven’t done so, is also April 15, 2015. Per the federal government (and like taxes), a valid IRA application should be postmarked by midnight of the deadline for both Traditional and Roth IRA accounts.

For further details, forms, worksheets, and rules on contribution limits for specific types of IRA accounts, visit the IRS at http://www.irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics-IRA-Contributions-Limits.

An IRA is one of the best ways to guarantee a secure, comfortable retirement income. Your Credit Union offers Traditional IRAs, either in a regular IRA Share Account or an IRA Share Certificate. To contribute to, or establish yours today, call The Credit Union.

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**Time to Wake up Your Dormant Account**

If you have forgotten money tucked in at the credit union (or at any institution) it’s time to sound the alarm and roust it out. Money not claimed can end up in state-run unclaimed property funds.

According to the New York Times, “There are tens of billions of dollars sitting in the unclaimed property funds that states run, just waiting to be taken back by rightful owners who have lost track of various stock dividends, tax refunds, bank accounts and the like.”

If you think you have lost track of your credit union account, please contact us to verify its status. Having a dormant account means you are not taking full advantage of the credit union. Plus, it’s an expense to the credit union to maintain accounts, so it’s every member’s benefit to keep them active. To check on other accounts, visit www.missingmoney.org, where you can find information and links to each state’s website.

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**The Last Word**

As long as we have MEMORIES, yesterday REMAINS and as long as we have HOPE, tomorrow AWAITS.