



## New Service Center Opens In Gardendale

Alabama Telco members who live or work in the Gardendale area have a new location to conduct their Alabama Telco business. A Credit Union Service Center is now open in Gardendale.

The Credit Union Service Center is located at:

1001 Odum Road

(off of Fieldstown Road at the entrance to the Wal-Mart SuperCenter)

Open 9 a.m. to 7 p.m.,

Monday through Friday and

Saturdays from 9 a.m. to 5 p.m.

Stop by and meet the friendly staff at the new Gardendale Credit Union Service Center.

## Alabama Telco Moving To Trussville

Alabama Telco will be opening a branch in Trussville in the Spring of 2004. Our new branch will be located off Hwy. 11 at Highland Avenue. Our Trussville location will feature drive-up windows, a drive-up ATM and a full staff of friendly faces.

Stay tuned for more information about our new Trussville location. During the next few months you can watch our beautiful new building take shape when you are in the Trussville area.



## Express Mortgage — Life In The Fast Lane

Speed and mortgage are seldom used in the same sentence. Alabama Telco has changed that. Our new mortgage refinance product, Express Mortgage, is a closed-end loan for qualified members who desire a low interest rate with little or no closing costs\*, terms up to 7 years and a fast turnaround time. It is perfect for those who want to take advantage of lower interest rates and avoid the costs of refinancing.

Up to 60 Months **4.75% APR**  
Up To 84 Months **5.00% APR**

Stop by any Alabama Telco location or call us for more information about Express Mortgage at 1-800-24TELCO.

80% loan-to-value financing available. \*For loan amounts of \$100,000 and less, the Credit Union will pay standard closing costs. Any loan amount greater than \$100,000 must be appraised at the member's expense. Offer available on first mortgage, owner-occupied, single family dwellings only. New money loans only. If you qualify for the lowest rate of 4.75% APR, for example, you will make 60 monthly payments of \$18.76 per \$1,000 borrowed; 84 months loans at 5.00% APR available with monthly payments of \$14.13 per \$1,000 borrowed. You must carry insurance on the property that secured this plan. All rates and offers subject to change without notice and cannot be combined with other special promotions.

## Alabama Telco Welcomes The Rock Credit Union

On January 1, 2004, members of The Rock Credit Union merged with Alabama Telco Credit Union. Welcome to our credit union family.

The Rock Credit Union served the Buffalo Rock Company as well as other sponsor groups. We are looking forward to serving our new members. We hope you enjoy and take full advantage of your membership at Alabama Telco.



### ALABAMA TELCO LOCATIONS

Open Monday — Friday, 8:45 a.m. — 5 p.m.

1849 Data Drive • Birmingham, AL 35244-1202 • (205) 985-2828 • 800-24-TELCO

**Benco Office - Geneva**  
309 West Maple Avenue • Geneva, AL 36340 • (334) 654-2241 • 858-662-3213

**\* Downtown - Birmingham**  
613 19th St. North • Birmingham, AL 35203 • (205) 252-3024 • 800-874-3930

**\* Colonnade - Birmingham**  
3439 Colonnade Pkwy • Suite 100 • Birmingham, AL 35243  
(205) 967-2993 • 800-874-3925

**Center Point - Birmingham**  
1477 Center Point Pkwy • Suite 109 • Birmingham, AL 35215  
(205) 856-3628 • 800-874-3929

**Homewood - Birmingham**  
103 Oxmoor Road • Birmingham, AL 35209 • (205) 942-9977 • 800-720-7832

**\* Hueytown**  
148 River Square Plaza • Hueytown, AL 35023 • (205) 491-6217 • 877-764-4742

**Montgomery**  
1451 Eastern Boulevard • Montgomery, AL 36117  
(334) 271-4526 • 800-874-3938

**Mobile**  
809 Downtowner Blvd. • Mobile, AL 36609 • (251) 343-2027 • 800-874-3945

**\* Huntsville**  
2207-B University Drive, NW • Huntsville, AL 35816  
(256) 533-5076 • 800-874-3942

**\* Dothan**  
2378 West Main Street • Dothan, AL 36301 • (334) 702-8759 • 800-874-3943

**\* S.E. Alabama Medical Center**  
1118 Ross Clark Circle • Suite 102 • Dothan, AL 36301  
(334) 702-8741 • 800-874-3944

**Oxford**  
1209 Snow Street, Suite A • Oxford, AL 36203 • (256) 835-7800 • 800-874-3931

**Member Service**  
Telephone & Mail transactions only  
P.O. Box 360287 • Birmingham, AL 35236-0287  
(205) 985-2800 • 800-874-8010 • FAX (205) 985-2824

**Toll-Free Number**  
1-800-24-TELCO

**Electronic Teller (E.T.)**  
(205) 985-0550 • 1-800-874-1394

**Job Line**  
(205) 444-3747 • 1-800-350-6296

**Telco Online**  
[www.alatelco.org](http://www.alatelco.org)

**Free ATM Locations**  
3196 Hwy 280 South, Birmingham • • 1876 Data Drive, Hoover\*  
\*Free ATM service

**SERVICE CENTER LOCATIONS**

**\* Athens**  
(256) 232-3611 • 107 U.S. Hwy. 31 South • Huntsville Teachers CU

**Auburn**  
(800) 715-2122 • 133 West Longleaf Drive • Royal FCU

**Clanton**  
(205) 755-7786 • 1501 7th Street South • Mutual Savings CU

**Decatur**  
(256) 351-8049 • 2025 Danville Park Drive SW, Suite A7 • Huntsville Teachers CU

**Fairfield**  
(205) 783-9100 • 5705 Valley Road • Landmark CU

**\* Forestdale**  
(205) 791-9127 • 1296 Forestdale Boulevard

**Foley**  
(251) 974-1871 • 404 S. Mackenzie Street • Alabama CU

**Gardendale**  
(205) 631-1031 • 1001 Odum Road

**Greystone (Birmingham)**  
(205) 408-0088 • 2815 Greystone Commercial Blvd., Suite 600 • University FCU

**\* Hoover**  
(205) 682-6990 • 2801 Highway 150, Suite 133-I

**Huffman**  
(205) 856-5522 • East Town Shopping Center • 1169 Huffman Road

**Huntsville**  
(256) 852-0408 • 2100 Sparkman Drive, N.W. • Huntsville Teachers CU

**Madison**  
(256) 772-0741 • 145 Lime Quarry Road • Dunlop Credit Union

**Mobile**  
(251) 479-9770 • 427 Bel Air Boulevard • University FCU

**\* Montgomery**  
(334) 271-5154 • 128 Coliseum Boulevard

**Moulton**  
(256) 974-2013 • 26 Franklin Smith Road • Wolverine Employees CU

**Opelika**  
(800) 715-2122 • 1800 Crawford Road • Royal FCU

**Orange Beach**  
(800) 715-2122 • 2915 Pepperell Parkway • Royal FCU

**Pelham**  
(251) 974-5944 • 24254 Canal Road • Alabama CU

**Pell City**  
(205) 664-4700 • 3596 Pelham Parkway • Mutual Savings CU

**Prattville**  
(205) 338-7623 • 2950 Cogswell Ave. • Landmark CU

**Rainbow City**  
(334) 358-4944 • 102 Interstate Court • Alabama National Guard Credit Union

**Russellville**  
(256) 543-2252 • 199 Independent Dr. • Community CU

**Trussville**  
(256) 332-8923 • 111 Lauderdale Street NE • Valley CU

**Tuscaloosa**  
(205) 655-3656 • 5950 Chalkville Mountain Road, Suite 114 • Mutual Savings CU

**Tusculum**  
(205) 345-6550 • Park View Shopping Center • 630 15th St.

**Vestavia**  
(256) 381-4800 • 200 East 6th Street • Valley CU

**Valley**  
(205) 822-4095 • 1900 Kentucky Avenue • Landmark CU

Credit Union Service Center transactions can also be performed at all Alabama Telco branches except Homewood & Geneva.

## Telco Online Lending — The Fastest Way For Loan Approval

Have you tried Telco Online Lending yet? With this new product, you can log on to Alabama Telco's website ([www.alatelco.org](http://www.alatelco.org)), click your way through a simple application and you will receive a decision in less than 90 seconds. How's that for turnaround time?

We understand the demands on everyone's time. Our new Telco Online Lending makes it faster than ever to apply for a loan. Telco Online Lending is a simple, secure way to apply for your next loan. You can apply for automobile loans, credit cards and much more with this easy process.

For more information about Telco Online Lending, contact any Alabama Telco location or visit our website at [www.alatelco.org](http://www.alatelco.org).



## BulletinBOARD

### For Sale:

**Condo** - Orange Beach, AL. Pass Condominiums. 2BA/2BA, approx. 1,700 SF, \$60K furniture package, 10 foot ceilings, gourmet kitchen, indoor/outdoor pool, gym, deep water, 5 minutes from Gulf. 251-929-1227.

**Home** — At Point Clear, AL. Executive Estate. 4BR/5BA, approx. 5,000 SF, gourmet kitchen, sunken greatroom with jacuzzi, 12 foot ceilings, lg. oaks, New Orleans style courtyard with pond. 251-929-1227.

**House** — Mermont Lake, Trussville, AL. 3,200 SF, 4BR/3BA, LR, DR, Family Room with FP, Loft, Game Room, hardwood, tile & carpet. Security system, large basement with 2 car garage. 4 decks, wooded lot overlooking lake stocked with bream and bass. \$319,000. Call 205-655-0481.

### For Rent:

**Beach House** — Destin, FL, across from beach, 3BR/2BA, sleeps 8. No pets or smoking. 251-666-2048.

**Condo** — Destin, FL, Gulf view, 1BR/1BA, sleeps 6, golf, tennis, pools, private beach, no pets or smoking. 251-666-2048.

**Mountain Chalet** — Smokey Mountains, beautiful view, 3BR/3BA, sleeps 6. No pets or smoking. 251-666-2048.

**Studio** — Destin, FL, sleeps 4, golf, tennis, pools, private beach. No pets or smoking. 251-666-2048.

**Condo** — Gulf Shores, 2BR/2BA, sleeps 6, golf, pools, tennis, on beach. Call 205-602-5362 or 205-987-1780 for rates and reservations.

**Studio** — St. Maarten in the Caribbean, on private beach with pools. Near airport, casino and great restaurants. Sleeps 4. \$700/week. Call 334-792-9287 or 256-878-7358.

**Mountain Chalet** — Gatlinburg, TN. Beautiful chalet, handbuilt by local craftsman. Fully equipped, very private. 3 day minimum, \$450. Call 865-966-7973 or email [gatlinburgprop@tds.net](mailto:gatlinburgprop@tds.net).

We will place your ad (15-word limit) in this space for Motor Vehicles and Real Estate items only. We must receive typed copy by March 1, 2004, for the next issue. Send to P.O. Box 360287, Birmingham, Ala., 35236-0287. Attention: Marketing Department.

# TelcoTIMES

A P U B L I C A T I O N O F A L A B A M A T E L C O C R E D I T U N I O N



### Tell Your Friends And Family

Anyone who lives, works, worships or attends school in the following counties is eligible for membership in Alabama Telco Credit Union:

- Jefferson
- Mobile
- Autaugaha
- Calhoun
- Geneva
- Madison
- St. Clair
- Shelby
- Montgomery
- Baldwin
- Elmore
- Houston
- Pike
- Talladega

So spread the good news about Alabama Telco membership.

If you have any questions concerning membership in the credit union, please call us at 1-800-24-TELCO.



## Get A New Or Used Car Loan At Alabama Telco And Your School Gets \$50

Finance your new or used vehicle at Alabama Telco Credit Union and you'll enjoy great rates and be able to give the school of your choice a Grant. That's \$50 per auto loan for your school to use for their needs. If you have a car loan at another financial institution, bring it to Alabama Telco and your school will get a Grant.

Alabama's schools are in a budget crunch. You can contribute to a better educational system by getting your car loan at Alabama Telco. Our automobile loan rates are incredibly low. When you finance your car at Alabama Telco, you can designate any Elementary, Middle or High School in Alabama to receive a Grant.

For more information or to apply and be approved online, visit [www.alatelco.org](http://www.alatelco.org) or contact your Alabama Telco branch

Minimum loan amount to qualify for school donation is \$7,500. Offer not available for current Alabama Telco loans. Offer available for a limited time and subject to change without notice.

## Alabama Telco Celebrates 70 Years Of Service

The year was 1934. Franklin Delano Roosevelt was president. America found itself emerging from The Great Depression. Shirley Temple became America's favorite little star. Campbell's introduced Chicken Soup. And on December 5, seven employees of Birmingham Bell Company joined together to form Alabama Telco Credit Union.

Those employees each pooled their \$10 investment and formed Alabama Telco. Today, 70 years later, Alabama Telco is a thriving full-service financial institution that serves more than 47,000 members.

During 2004 we will be celebrating our 70th Anniversary. Throughout the year we will be having special pricing and promotions that feature our 70 Years of Service. Celebrations are scheduled for the summer for you to help us honor our anniversary. **Providing better financial services to members was the reason Alabama Telco Credit Union was formed. We are proud to continue that tradition today.**

See page 3 for details on current 70th Anniversary Special.

### Holiday Closings

Alabama Telco Credit Union will be closed for the following holidays during 2004. Please take note of our holiday schedule so you can plan your credit union business accordingly. Even on holidays, you can conduct the majority of your credit union transactions online at [www.alatelco.org](http://www.alatelco.org) or using E.T. at 205-985-0550 or 1-800-874-1394.

All Alabama Telco Credit Union branches will be closed as listed below:

**New Year's Day**  
Jan. 1

**Martin Luther King Jr. Day**  
Jan. 19

**Presidents Day**  
Feb. 16

**Memorial Day**  
May 31

**Independence Day**  
July 5

**Labor Day**  
Sept. 6

**Columbus Day**  
Oct. 11

**Veterans Day**  
Nov. 11

**Thanksgiving**  
Nov. 25

**Christmas**  
Dec. 24

**New Year's Eve**  
Dec. 31



Alabama Telco Credit Union



## Is Your Retirement Plan On Track?

A Message from the MEMBERS Financial Services Program



Do you know how much you can expect from Social Security in retirement — or from any pension plan you have? Or how much you need to save to make up the shortfall in your desired retirement income?

Are you up-to-date on all the tax-favored retirement savings options? And are your retirement investments adequately diversified?

Whether your retirement is far off or just around the corner, now's the time to get answers to all these questions and to put your retirement plan on track. Here's how to get started:

Estimate your retirement income and expenses. The standard advice used to be that for each year in retirement you'd need about 70% to 80% of your pre-retirement expenses. But with longer life expectancies and more active retirement lifestyles, this traditional formula may leave you short. So take the time to make a more accurate estimate.

Make the most of your employer-sponsored retirement plan. If you have access to a tax-favored employer-sponsored retirement plan, such as a 401(k), a 403(b) plan, or a 457 governmental plan, make every effort to contribute the maximum allowed.

With these plans you don't have to pay income taxes on the amount you contribute until you make withdrawals, and your earnings grow on a tax-deferred basis.

Contribute to an IRA. Boost your retirement savings by starting an IRA or adding to your existing one. With a Roth IRA, if you're eligible to contribute and if you meet the specified withdrawal conditions, you can withdraw your earnings free from federal income tax.

With a traditional IRA, you don't have to pay income taxes on your earnings until withdrawal, and if you're eligible, you can make tax-deductible contributions.

Invest wisely. Evaluate your current investment mix and set your target asset allocation plan. Dividing your money among the different types of assets is a time-tested way to help reduce risk, as well as a way to smooth out your portfolio's ups and downs.

For more information about retirement planning and personalized assistance, please contact the MEMBERS Financial Services Center serving the members of Alabama Telco Credit Union at 205-967-1051 or 1-800-248-3526, ext. 812.

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2006 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.



## Paying Bills Can Be Fun

Who knew paying bills could be fun? With Alabama Telco's online Bill Payment paying your bills can actually be entertaining.

Online Bill Payment allows you to pay your bills by pointing and clicking rather than writing checks, using stamps and making a trip to the mailbox. Bill Payment users simply set up their monthly bills online and schedule to occur when needed. Payment is made electronically or by check and the transactions are secure via 128-bit encryption, the highest internet security available.

For \$5.95 a month you can pay an unlimited number of your bills online. Managing your monthly finances has never been easier. The payments are automatically deducted from your checking account. Members with Choice Checking can get online Bill Payment free as one of their choices.

Log on to [www.alatelco.org](http://www.alatelco.org) and try Bill Payment. It is easy to set-up and use. After the initial set-up, paying bills is a breeze. Complete details about Bill Payment is available on our website at Telco Online. If you have additional questions about Bill Payment, contact the credit union at 1-800-24TELECO or visit your branch. Start having fun when you pay your bills. Free Bill Payment demo on website.

## Automotive Buyer's Service

With ABS, Telco members receive:

- Fleet prices for new/used vehicles, any make or model
- Maximum trade-in value
- Consumer automobile information
- Consignment sales
- Free appraisal/loan values

Call Terry Warren at (205) 988-4980 or 1-800-771-4980 or visit their website at [www.myautobuyers.com](http://www.myautobuyers.com) for more details and current inventory.

## 2003 Annual Reports

Beginning in mid February, if you would like a copy of Alabama Telco's 2003 Annual Report contact any Alabama Telco location or visit us online at [www.alatelco.org](http://www.alatelco.org).

## 70th Anniversary Special 60-Month Used Car Rate — 4.70%

To celebrate our 70th Anniversary, you can take advantage of our "For Seventy" Used Car Special. For a limited time you can finance a used car with a term up to 60 months for a rate as low as 4.70% APR.

You can purchase a used car or refinance your current car loan at this money-saving rate. Finance an \$18,000 used car and your "For Seventy" special monthly payment will be \$337.21.

This special rate is available when you apply in the lobby, on the Internet, by telephone or at the dealership. For a list of our participating dealerships where you can get great Alabama Telco financing, see the article on this page.

Finance your next used car or refinance your current car loan with us and save.

Offer available for a limited time. Rate quoted as annual percentage rate and subject to change. Rate based on creditworthiness. If you qualify for the lowest APR of 4.70%, your monthly payment will be \$18.73 per month/per \$1,000 borrowed for a 60-month loan.

## Complete And File Your 2003 Taxes At Our Website

You can prepare your tax return and/or file it electronically at [www.alatelco.org](http://www.alatelco.org) using TurboTax. Depending on your individual situation, you could get your tax refund in 7-12 days with Direct Deposit.

Alabama Telco is again offering Quicken® TurboTax® for the Web™. TurboTax is the #1 selling personal tax software in the world! Over 25 million people a year benefit from TurboTax's 19 years experience in creating and supporting tax products.

It's easy to use. Simply visit our website at [www.alatelco.org](http://www.alatelco.org) and click on the icon for TurboTax. There's no software to download and minimal computer memory required. In fact, you may stop and save at any point in the return, and pick up later at your leisure! The fees for TurboTax on the Web are listed on the TurboTax website. You'll pay the company directly only when you are ready to electronically file or print your tax return. Try it! TurboTax for the Web can't be beat for fast tax refunds!

Quicken TurboTax for the Web is a service mark and Quicken, TurboTax and EasyStep are registered trademarks of Intuit Inc., and used with permission.

### Alabama Telco Credit Union

Services and rates described herein are periodically changed and/or deleted. Alabama Telco Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members.

We are an Equal Housing Lender. All loan rates quoted as Annual Percentage Rates and all deposit rates quoted as Annual Percentage Yields and are subject to change. ©2004, Alabama Telco Credit Union.

American Share Insurance.



## Telco Financing Convenience At Automobile, Boat & Motorcycle Dealers

Qualified members can purchase new or used vehicles, boats and motorcycles at the dealerships listed and complete their Telco financing right on the spot. You can conduct your Telco financing after hours and on the weekends — whenever you shop for your next vehicle. Dealer listing current as of December 2003.

**ALBERTVILLE**  
Alexander Dodge Automotive Group  
Billy Thrash Auto  
Billy Thrash Linc/Merc/Mazda  
Gilbert & Baker Ford  
Honea Motors  
Howard Bentley Pont/GMC  
Moultrie Nissan  
Paul Claborn Motors  
Paul Smith Chevy

**ARAB**  
Bob Scofield Ford  
Joe V. Clayton Chevrolet  
Major Motors of Arab

**BOAZ**  
Alexander Ford  
Kilpatrick Chevy/Geo  
Kilpatrick Toyota  
M & J Motors  
Roger Lowery Motors

**GUNTERSVILLE**  
Bob Hembree Motor Co

**ANNISTON**  
Anniston/Linc/Merc  
Billy Bailey Auto Sales  
Hodges Automobile Co.  
Lipscomb Auto Sales  
Mullinax Auto Sales  
Lenn Costner Auto Sales

**OXFORD**  
Avery Auto Sales  
Lenn Costner Auto Sales

**HEFLIN**  
Helfin Ford

**TALLADEGA**  
Bill Stanford Pontiac  
Colonial Chevy  
Jim Pruitt Ford

**PELL CITY**  
Logan Martin Auto Sales

**FORT PAYNE**  
Carl Gregory Ford/Linc  
Devan Lowe Inc  
Woodson Jones Chevrolet

**GADSDEN**  
Crown Dodge/Chrysler/Kia  
Leons Auto Sales  
Pierson Chev/Buick/Jeep  
Ronnie Watkins

**RAINBOW CITY**  
Moultrie Toyota  
Devan Lowe

**SCOTTSBORO**  
Harbin Ford  
High Country Toyota  
Ward Chevy Olds

**MONTGOMERY**  
Auto Connection  
Brewbaker BMW  
Brewbaker Dodge  
Capital Chevrolet  
Capital Kia  
Jack Ingram Mazda  
Jack Ingram Mercedes  
Jack Ingram Nissan  
Jack Ingram Value Lot  
McConnell Honda / Acura  
McGough Olds/GMC/ Isuzu  
Reinhardt Motors(Toyota)

**CLANTON**  
McKinnon Motors  
Stokes Chev

**PRAITVILLE**  
C. L. Smith Auto Sales  
Gilmore Ford  
Larry Puckett (Secondary)  
Larry Puckett Chevrolet  
Lowes Ok'd Cars  
Victor Chry/ Plym/Dodge

**ONEONTA**  
Gargus Pontiac/Buick/GMC  
Terry Sligh Automotive  
Valley Ford Mercury  
Gary Thompson Auto Sales  
Thompson Motors

**SYLACAUGA**  
Picklesimer Limbaugh  
Premiere (Sylc)  
Raley Motors  
Serra Chev/Honda(Keystone)

**HARPERVILLE**  
Express Auto

**TUSCALOOSA**  
Barkley Pont/Cadillac/GMC  
Bill DeLoach Auto  
Brookwood Motors  
Chrysler-Jeep of Tusc.  
Contemporary Mitsubishi  
Eastwood Auto Sales  
Landmark Olds  
Leigh Automotive  
Locklear's Dodge  
Madden Lin/Mer  
Magnolia Nissan BMW  
Quality Mazda  
Rick Pope  
Townsend Honda  
Tuscaloosa Chev  
Tuscaloosa Isuzu  
Tuscaloosa Toyota

**PELHAM**  
31 Auto Sales  
Drivers Way  
Ernest McCarty Ford  
Murphy Auto  
Southtown Motors  
Susan Schein Chev  
Susan Schein Chry

**BIRMINGHAM**  
Alabama Car Rental  
Tameron Auto  
Saturn of Bham  
Royal Automotive  
Med Center Mazda  
King Acura  
Ivan Leonard Chev  
Crest Cadillac  
Crossroads  
Crown Mercedes(Automobile)  
Crown Pont/Nissan  
Don Drennen Jp/Egl/C  
Drivers Way (280)  
Cleveland Auto

**VESTAVIA**  
Vulcan

**HOOVER**  
Bill Byrd Kia

## Nomination Procedures

Members\* may be nominated by the Board of Directors or by a written nomination petition including: signature, printed name and account number of 25 or more members and submitted to the Nominating Committee, c/o Alabama Telco Credit Union, Post Office Box 360287, Birmingham, AL 35236-0287, by 5 p.m., January 23, 2004. There will be no additional nominations made from the floor at the Annual Meeting.

## Eligibility For Nominations

The following persons are eligible to be nominated for election at the Annual Meeting to the Board of Directors and Supervisory Committee.

1. Members of the credit union in good standing as of December 31, 2003.
2. Members domiciled or employed in the geographic area represented by the seat on the Board of Directors for which he or she desires to run.

## Election Procedures

Registration to vote will begin at noon. Registration will be closed at 1:30 p.m. Late arrivals will not be allowed to register to vote in the election.

Each member shall have one (1) vote and only one vote, irrespective of the number of shares he or she may hold.

No minors under sixteen (16) years of age shall be entitled to vote.

Organizational member accounts shall be entitled to one (1) vote each, to be cast through a duly designated agent. Such designation shall be in writing, signed by the secretary or president of the organization they represent, and shall be delivered no less than ten (10) days before the beginning of the meeting. The secretary may require any agent so designated to verify his or her identity.

All voting shall be by machine ballot. Altered ballots will not be counted. If a member makes a mistake or wishes to make a change on his or her ballot, he or she will turn in the ballot containing the error to a member of the Election Committee, who will then issue him or her a new one. You must be a member as of February 20, 2004 to be eligible to vote.

*\*A member is any person eligible for membership by employment/membership at a member organization or by family relation to a member with one or more shares in the credit union.*