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Simply, Alabama's BEST!

2022 Credit Union of the Year...Again.

Alabama ONE®

LSCU

[Click to read more](#)

GETAWAY GIVEAWAY

Alabama ONE®

Road tripping or spending the day on the water?
Let Alabama ONE help get you out of town.

Get an auto, recreational vehicle, or equipment loan and be entered to win*:

- **Weekly Road Trip: \$100 Gas Gift Card**
- **Monthly Weekend Getaway: \$1,000 Air BnB® Gift Card**
- **One Grand Prize Vacation: \$5,000 Magical Gift Card Package**

Apply today!

Go to alabamaone.org/2023getaway for more information.
or [click here!](#)

**\$5,000
GRAND
PRIZE**



*Contest rules: No purchase or payment of any kind is necessary to participate or win. By participating you agree to the terms and conditions of this contest. Odds of winning will be based on the number of participants. One (1) prize per person for the duration of the promotion. The winner may decline the prize. Depending on the prize being drawn, winner may receive one (1) gas gift card, one (1) Air BnB® gift card or one (1) magical gift cards package. For some prizes, the winner must provide sufficient information for Alabama ONE to issue a complete 1099-MISC, or they will not be given a prize. Contest period from 8:00AM CST, 7/1/2023 to 11:59 PM CST on 10/31/23.

Earn More! Up to

4.27%

Annual Percentage Yield

APY is valid as of the last dividend declaration date of April 1, 2023. \$5 membership fee required. \$1,000 minimum to open and to obtain APY unless otherwise specified. Rates are subject to change without notice. Penalties for early withdrawal may apply. Fees could reduce earnings on the account.

Federally Insured by NCUA.

Get the Payment You Need with our Getaway Giveaway Promotion

Our Getaway Giveaway Promotion offers great rates, extended terms and no payments for 60 days on auto, recreational vehicles, and equipment loans for new and used vehicles. It's one way we're working to help you get the vehicle you want while staying within your budget.

Great Rates

We are offering rates as low as 3.49% APR*. Even with interest rates rising overall in our economy, we still want to give our members access to affordable rates to help you manage your payments.

Extended Terms

And, we have extended loan terms up to 84 months, on new and used vehicles to make the vehicle you want more affordable. We are giving our members more flexibility and more affordable loan options, so you can get the vehicles and equipment you need, when you need it. We have extended our terms for new and used vehicles. Whatever you are purchasing you can now enjoy up to an 84-month (seven year) term for qualifying vehicles.*

Age of Vehicle	Mileage	Term
5 years	100,000	84 months
6 years	125,000	72 months
7 years	125,000	60 months

Even More Affordable with 60 Days No Payments

As part of our current promotion, our vehicle loans—whether car, truck, recreational vehicle, or equipment—offer 60 day no payments. This offer is only available until Oct. 31, 2023, so apply now.

* Terms and conditions apply. For detail and full disclosures go to alabama.org/2023getaway, or [click here](#).

Escape the Chaos This Summer in an RV

In 2023, the appeal of RV ownership only seems to grow stronger. For many individuals and families an RV offers a unique opportunity to explore without sacrificing the comforts of home. But what is the attraction of RV ownership and lifestyle?

One reason for RV popularity is freedom and flexibility. With an RV, you have the ability to travel anywhere you want, with the option of changing your plans at any time. Unlike traditional vacations, where you are often limited to a single location for a set period of time, an RV allows you to hop from one destination to the next with ease.



Another draw is the ability to customize your living space according to your needs and preferences. You can outfit your home on wheels with all the amenities, from a

full-size kitchen to a comfortable sleeping area. This level of customization lets you enjoy the comfort of home on the go.

Beyond the practical benefits of RV ownership, a strong sense of community exists among RV enthusiasts. RV owners have a wealth of resources to connect with like-minded individuals. The community for travel and adventure makes RV ownership even more appealing.

Owning an RV allows you to experience some of the most breathtaking natural wonders our country has to offer. From national parks to scenic coastlines, see it all! An RV provides the perfect platform to explore and appreciate the beauty of our world.

With all of the advantages, it's no wonder that more and more people are embracing the RV lifestyle. If you're dreaming of a vacation in your own RV, Alabama ONE can help! We offer Recreational Vehicle loans with several financing terms to fit your budget.

[Learn more here.](#)

Save Even More with a Better Insurance Policy

Our Alabama ONE Insurance team is here to ensure you have the best policy for your needs while saving you money in the process. We do this by:

- reviewing your current policies
- shopping policies from over 20 different carriers to find the best deal
- building a policy to fit your personal needs

Hot tip: Did you know you can get an insurance quote on a vehicle before you buy it? Check the cost of insurance before you buy in a few quick steps online.

[Click here](#) to request a free no-obligation quote!

*The insurance and related products offered are not deposits, obligations, federally insured or guaranteed by Alabama ONE Credit union. Rate quotes are not guaranteed and each insurance is based on individual circumstances.

How Much Life Insurance Do I Need?

Possibly the most often asked question about life insurance is “How much do I need?”

Life insurance helps ease the burden that your death puts on your family and provides income for their future. When that happens, you don't want to make the situation more difficult for your loved ones than it already is. Life insurance helps you take care of your family even after you are gone.

Reasons You Should Have Life Insurance

The loss of a family member — particularly main income provider— can significantly impact the financial status and trajectory of a family. You don't want to cripple your family financially when they're also trying to come to terms with your loss.

Why have life insurance?

- Your funeral will cost your family more than they can afford.
- You have a significant amount of debt that someone else will inherit upon your death.
- Your partner and/or children heavily depend upon your income.
- Your children's college savings
- You have a large estate that will incur exorbitant estate taxes when it passes to recipients.



If any of these situations describes you, you'll want to consider life insurance, even if it's a low-cost, minimum-coverage policy.

To read the rest of the article and learn how much life insurance you need, [click here.](#)

Alabama ONE Members Are Federally Insured by NCUA

One of the biggest concerns among individuals when it comes to their finances is security, which is why having insurance is essential. For individuals who are members of credit unions, the National Credit Union Administration (NCUA) offers insurance that provides peace of mind and many benefits.

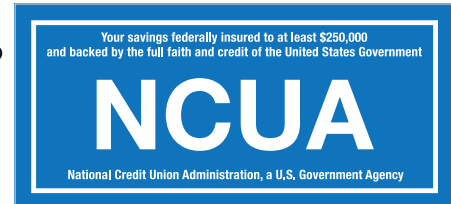
One of the primary benefits of being insured by the NCUA is depositor protection.

The NCUA provides up to \$250,000 in insurance per account holder, which means that if a credit union fails or goes bankrupt, the depositors are protected. This financial protection is important as it safeguards members against losing their deposits, which could result in disastrous financial consequences.

The NCUA's insurance program also provides coverage to a range of accounts, including checking, savings, certificates of deposit (CDs), and money market accounts. Accounts that are eligible for insurance coverage include those held by individuals, joint accounts, and revocable and irrevocable trusts.

Another benefit of being insured by the NCUA is that it is a government-backed program, similar to the role of the FDIC for banks. The NCUA is an independent federal agency that is responsible for the regulation and supervision of federal credit unions. As such, the agency is subject to government oversight, which means that it must adhere to strict regulations and standards. Therefore, the NCUA is a reliable and trustworthy organization that provides financial security to its members.

The NCUA's insurance program provides financial security and peace of mind, which is essential in today's uncertain economic climate.



Let Alabama ONE Finance Your Paradise

Visit alabamaone.org/ag-lending or contact our Commercial, Land & Ag Team at (205) 609-8338.



Alabama ONE
Commercial • Land • Ag

What's Your ONE?



Branch Updates & Extended Hours

Northport: Construction is finished, and the branch lobby has opened again.

Virtual Branch: Our Virtual Branch now has extended hours to keep your applications moving along! If you applied online, you may get a call from a loan officer up until 8 PM on weeknights to obtain additional information, verify an answer, or address a question, to help process your personal loan, auto loan, credit card, and new account applications faster.



Operations & Tech Updates

Business Accounts

Starting July 1st, we will begin sending out email notifications to business checking accounts. The business will receive the notification if the account has insufficient funds for a transaction, and the email will indicate the amount of time that the business has to add additional funds into the account, avoiding a service charge. The business account owner can also sign-up for text notifications as well.

More Ways to Contact Us

Video Call is a new feature that allows you to have a face-to-face conversation with an Alabama ONE Team Member right from your computer or mobile device. To start a call, click the “Start Video Call” icon on our website and then follow the prompts to connect with the team member that you need. Video Call is available during business hours.

24/7 Automated Chat through, Penny, Alabama ONE’s 24/7 Virtual Representative. She is available to provide quick answers to commonly asked questions no matter the time or where you are. To chat with Penny, click the “Start Online Chat” icon on our website. You can also select “Live Agent” during business hours to chat with one of our Member Service Representatives.

Alerts and Push Notifications Now Available on the Mobile App

Push Notifications are now available for alerts on our e-ONE Mobile App. However, you must enable them in the app. Previously, you could receive a text, email or automated phone call, but now you can select your alerts to be sent through push notifications. To add push notifications, follow the steps below.

1. In the App, touch Menu, and then choose Settings.
2. Select Push Notifications, and then Enable Notifications. Your phone’s operating system may prompt you to approve the notifications.
3. Select Alerts either from the menu or within the Push Notification section.
4. Once within the Alerts section, you can enable notifications on individual alerts.
 - On existing alerts, select “Edit,” and change Alert Delivery Method to “Push Notification.”
 - For new alerts, create the new alert and choose “Push Notifications” to receive them on your phone versus text or email.

Go Green!

Sign up for e-Statements and get \$5.*

Learn more at
alabamaone.org/eStatements

Alabama ONE
One. Together.

[Click to learn more](#)

*Subject to change or cancel without notice.

HOLIDAY CLOSINGS

INDEPENDENCE DAY

JULY 4, 2023

LABOR DAY

SEPTEMBER 4, 2023

Don't forget all branches are closed from
8:30AM-9:30AM on Wednesdays for
TEAM Training.

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Federally insured by NCUA. Equal Housing Opportunity.