

**SUMMER
2011**



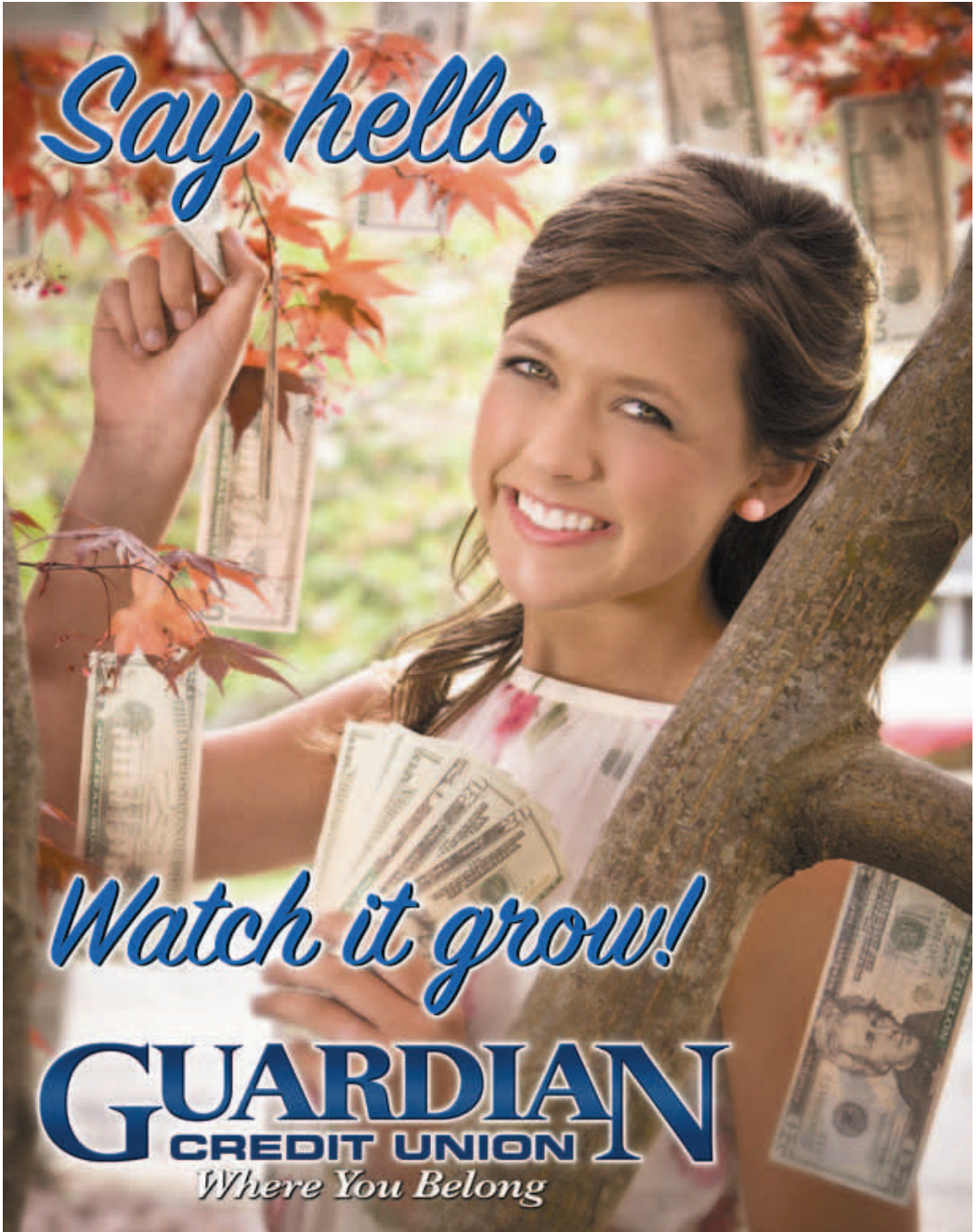
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The News Wire

www.ircual.com

Say hello.

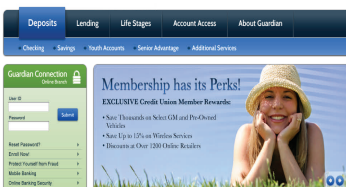


Watch it grow!

GUARDIAN
CREDIT UNION
Where You Belong

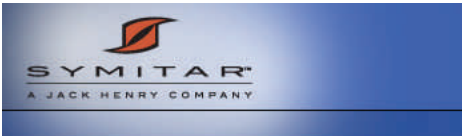
GUARDIAN
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Where You Belong

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A New Website is Coming Soon!

The website is getting a makeover in order to offer more streamlined navigation and accessibility. The more you conduct your financial business online, the more you will love our new website. It's so simple to check balances, transfer funds, pay bills, apply for a loan and learn about our services. No matter how you connect with IRCU, we always want you to feel that **YOU BELONG!**



NEW DATA PROCESSING SYSTEM COMING OCTOBER 1

In an effort to better serve you, we will be converting to a new data processing system on Saturday, October 1, 2011. This new system will be live on Monday, October 3.

The 102 Interstate Court, Prattville location will be closed Saturday, October 1.
All branches will delay opening on Monday, October 3 until 10:00 a.m.

Exciting, new changes are coming to our online banking system at this time as well. If you currently use the Guardian Connection online banking, watch your email and messages within the Guardian Connection for updates and previews of the new look to be rolled out October 3. We look forward to offering these new systems very soon!



New Information Regarding our Funds Availability Policy:

This notice is to describe a change to our current funds availability policy. Effective July 21, 2011, when circumstances call for a deposit to be put on hold in your account, your next day availability on that deposit will be \$200, while the remainder of the deposit will be available on a later date. This change in policy is an increase from the current amount of \$100 available on the first business day after the day of the deposit.

Notice Concerning Certificate of Deposit Withdrawals:

Guardian Credit Union does not allow partial withdrawals on certificates of deposit. To take an early withdrawal on a certificate, the certificate must be closed and a penalty will be assessed. The penalty is equal to 90 days dividends. You may take any remaining funds and open a new certificate. Share Secured Loans are available as an alternative to taking an early withdrawal and penalty.

Phone/Internet Scams Targeting Seniors

Recently there have been numerous phone/internet scams that are targeting seniors. These scams often involve free prizes and promises of large sweepstake winnings if the person will first pay the “luxury tax” on the winnings.

Please be wary of companies offering to send a messenger to your home to pick up money. Please take your time to make a decision. A legitimate company will not pressure you to make a snap decision. Don't pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is lying to you. This is against the law!

Please report any instance of fraud to the local authorities and to the credit union ASAP.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
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Visit **your local Sprint retail location**



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to serving you and
your employees!



Going the Extra Mile to Save You Money.

Through Invest in America, Credit Union Members can get amazing discounts on **GM** vehicles. Depending on which vehicle you choose, you could save up to thousands of dollars.

And, when you finance your new vehicle through your credit union, you save even more with a low loan rate.

Just visit LoveMyCreditUnion.org to get the details and follow the link to learn how to get your discount. And make sure you talk to a credit union representative about your auto financing.



CELL PHONES FOR SOLDIERS®

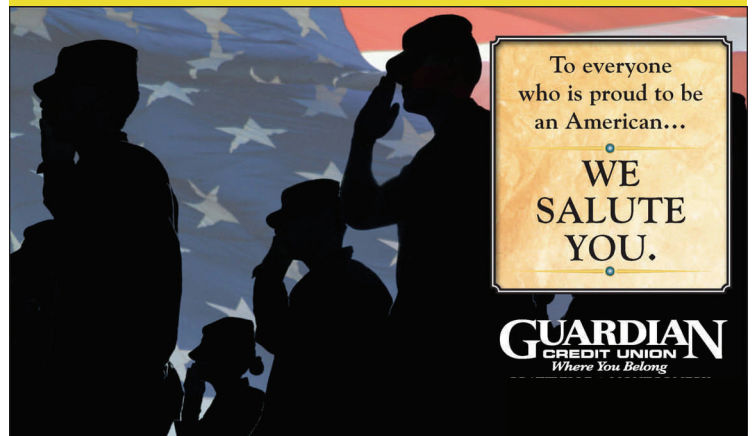
INVEST IN AMERICA AND GM TEAM UP TO SUPPORT CELL PHONES FOR SOLDIERS

More than 150,000 troops are serving overseas and are away from their families. *Cell Phones for Soldiers*, and IR Credit Union are calling on all Americans to support these brave men and women by donating your unused cell phones. *Cell Phones for Soldiers* hopes to collect over 1 Million cell phones this year to help keep troops connected with their families.

“Over the past few years, we have been amazed by the generosity of others. But, we have also seen the need to support our troops continue.” says Brittany Bergquist, *Cell Phones for Soldiers* co-founder. “It is easy for Americans to make a small sacrifice of support by donating their unused cell phones, and providing families with a much-needed connection to their loved ones overseas.” Members can support the collection drive by donating their phones at any Credit Union location.

Cell Phones for Soldiers was founded by teenagers Robbie and Brittany Bergquist from Norwell, Mass., with \$21 of their own money. Since then, the registered 501(c)(3) non-profit organization has raised millions of dollars in donations and distributed millions of prepaid calling cards to soldiers serving overseas.

The donated phones are sent to ReCellular, which pays *Cell Phones for Soldiers* for each phone – the money is used to purchase prepaid calling cards which are sent to troops.



2011 Scholarship Winners

Congratulations to high school seniors Alexandra Leigh Haynes, Lyndsay Elizabeth Ewing, Taylor Kaitlin Reeves, Emily Katherine Duke, Colleen Luchner, and Wesley C. LaBarge who were each awarded \$1,000 scholarships from Guardian Credit Union.

Now is the perfect time to open your child a Credit Union account! Let us help them learn the importance of saving at an early age.

IRCU, a division of Guardian is *Where You Belong* at any age!



Back to School

Students Need Credit Union Essentials

If your child is returning to college or going for the first time, some financial tools available from IRCU are essential. For example, we offer the convenience of a credit card or check card to make purchasing books easier.

Our FREE Visa® Cash & Check Card allows students to make purchases, get cash from the ATM, and access their checking account 24 hours a day.

For many students, college years may be the first time they will manage money beyond a simple allowance and small expenses.

Parents may deposit money into a child's account, even if your child is attending college out of state, by using our online account access (Guardian Connection) system. Students can also access their account while away at college at any Credit

Union Service Center (shared branch) near their college campus.

Receive more details at any branch office or give us a call at 334-242-5484.



Kirby's Jokes

Q: Why was the apple lonely?

A: Because the banana split!

Submitted by: Carmen, Age 8
Kids - Send in your jokes to a branch office or, with your parent's permission, email to jfoshee@myguardiancu.com. They might get published.

HOLIDAY CLOSINGS:
LABOR DAY - Monday, September 5

Industrial Relations
Credit Union

A division of
Guardian Credit Union

Banking on Your Schedule is Even Better!

Make the most of our 24-Hour Convenience Services

CALL - The GuardianLine Account Information - **1-800-662-2834** or **334-834-4474**

CLICK - Visit our website at www.ircual.com for The Guardian Connection Online Banking, Online Bill Pay or to apply for a loan.

VISIT -

Montgomery Locations

616 Madison Avenue (242-5484)
418 Madison Avenue
15 E. South St. (262-0055)
3380 Eastdale Circle
1789 Cong. W.L. Dickinson Dr.
(244-9999)

Prattville Locations

102 Interstate Court
105 N. Memorial Drive

Other Helpful Information

Toll Free - 1-800-239-7366

Email:

memberservices@myguardiancu.com

Lost or Stolen Visa Credit Card
1-800-808-7230

Lost or Stolen Visa Debit Card
1-800-662-2834 or 334-834-4474

For a listing of Credit Union Service Center Locations across the nation visit: www.cuservicecenters.com

