

CURRENTS



Dear Member,

I'M CONSTANTLY REMINDED of how lucky I am to work for a credit union. The spirit of cooperation among the team members and the realization that we're helping improve peoples' quality of life are very rewarding. But the best feedback comes from you, our members, and I can't say "thank you" enough to those of you who participated in our first-ever member research survey! We promised to share the results, so here's what you had to say.

What is SRFCU doing well? You told us that we excelled at sharing the credit union difference with new members, and that you were very happy with your overall service experience here. You told us that our auto, personal and home loans worked well for you, and that our IRA options were second to none. But most of all, you told us that you would recommend SRFCU to your friends and family for their financial needs. This is the highest compliment you could give us, and we're truly grateful for your trust and confidence.

Where can SRFCU improve? You told us we need to reach out to younger members, and we agree. Have you met **Sarah Dale Simpkins**, our Young & Free spokesperson, who'll be traveling the state promoting credit unions to young people?

Learn more about her role on page 4. Plus, we're reinventing our kids' club and will soon introduce exciting new programs for teens!

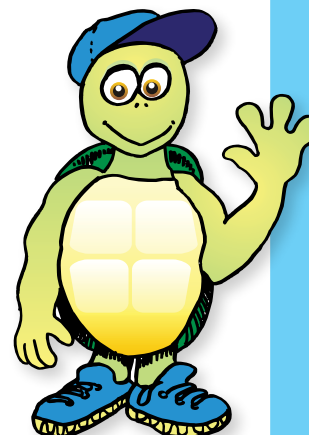
You told us we need to help the environment and increase convenience with our online services, and we're with you! So we've completely redesigned our website and just launched an exciting opportunity for you to be a hero for the planet. See page 2 for more information.

You told us that you wanted to hear about new products face-to-face. So we're ramping up our internal training program so our team members can serve you even better!

Life isn't about just treading water – it's about learning, growing and improving. And I'm proud to say **life keeps getting better at the river!**

Sincerely,

James B. Smith Jr.,
President/CEO



Above: Have you visited the all-new www.srfcu.org yet? Click around our site today and let us know what you think. You can also stay in touch with us on facebook!

Back-to-school loans that
fit your budget

page 3

Go green and
get green!

page 2

Kids, can you
name this turtle?

page 2

*Life's better
at the river.*

169 miles of car exhaust

Visit
payitgreen.org
for more
information
on how
e-statements
help our
environment.

That's what you'd save the planet by switching to Singing River Federal's e-statements and online account management. And that's not all. By switching to electronic bills, statements, and payments, the average American household can save these resources in one year:*

- **6.6 pounds of paper**
- **171 pounds of greenhouse gases** – the equivalent of planting two trees and allowing them to grow for 10 years; or preserving 24 square feet of forest from deforestation.

■ **63 gallons of water**

■ **4.5 gallons of gasoline**

And now through July 18, we'll pay you to switch! Come by any branch and sign up for e-statements and online account management, and we'll pay you **\$5 cash**.* Go green and put some green in your pocket!

Not a member yet? Join today and become a hero for the planet. **Go green at the river.**

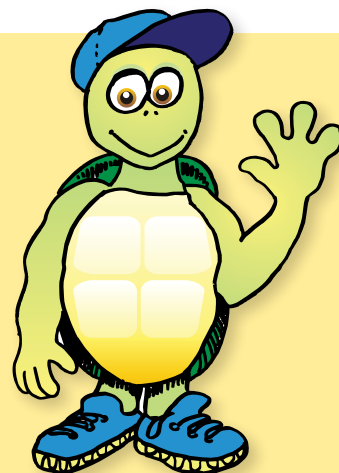
*Membership required. One cash redemption per account holder. Offer valid only from May 16-July 18, 2010. Terms subject to change without notice. Data from www.payitgreen.org

Kids, can you name this **TURTLE**?

We're proud to introduce the new mascot for Singing River Federal's kids' club! But this smart little saver needs a name. Kids, can you help? Visit www.srfcu.org and email us your ideas. If we choose your name, we'll deposit **\$100** into your kids' club account!

Plus get ready for seriously cool new features for kids' club members, like free coloring sheet downloads, awesome "money grabs" on your birthday, and special prize drawings just for kids at our annual meeting!

*SRFCU kids' club members only. Name submissions via email only. Contest runs July 1-31, 2010. Winner notified no later than August 15, 2010 via email. Terms subject to change without notice.



Welcome to the **REAL WORLD**

An exclusive event for Class of 2011 seniors ONLY! Join us for a fun-filled day learning how to play the game of life! Try your hand in our 'Real World' scenario game, see if you can make the big bucks! Check out our workshop series, where you'll get tips from the best local pros. Plus, learn more about scholarships, student loans, credit cards and careers!

Saturday, Sept. 18, 2010 ■ 10 am - 2 pm ■ MS Gulf Coast Community College

Attire is dressy casual. No jeans or t-shirts. Free lunch and door prizes!

Produced by Jackson County 4-H, in partnership with Northrop Grumman, MS State University Extension Service and SRFCU.

Space is limited! Call 228-769-3047 to register!



NEW TEAM MEMBERS

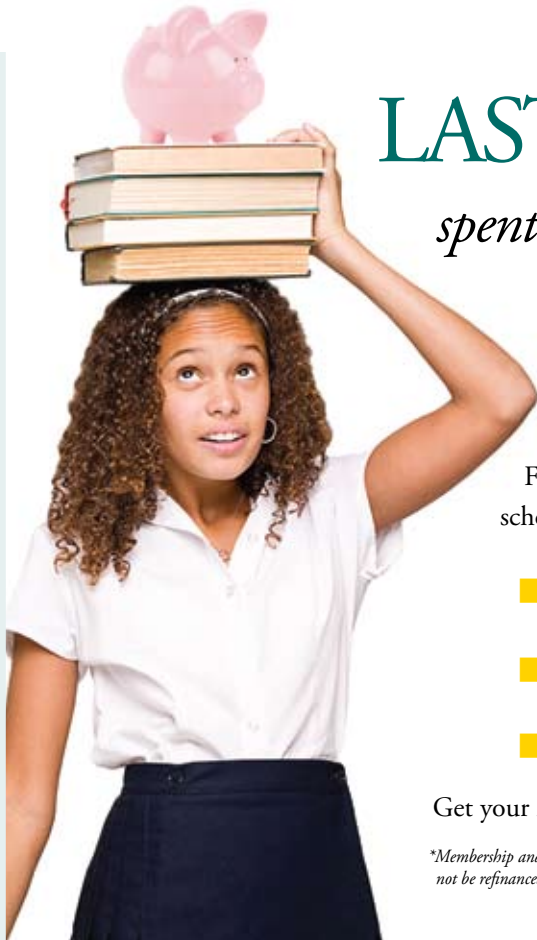
Esther Parker is a new teller at the Lucedale branch. **Georgette Goleman** is a new teller at the Pascagoula branch. **Misty Thigpen** is the new AVP of Branch Operations at the Mobile branch.

NEW OPPORTUNITIES

Matthew Jackson is now a teller at the Moss Point branch.

MILESTONES

Congratulations to **Chris Warren**, teller; **Krista Churchwell**, teller; **Amy Roberts**, title clerk; **Peggy Brewer**, imaging specialist; **Rainey Radcliff**, sales support associate; and **Jennifer Hanners**, Special Assets clerk, who all celebrate one year of service!



LAST YEAR *the average family* spent almost **\$550** on back-to-school.

Pencils. Paper. The latest graphing calculator.

School supplies are required – but going broke isn't.

Whatever school supplies you need to buy this year, they don't have to put you in a bind. Come to Singing River Federal from **July 9 through August 6** and make back-to-school easy on your budget.

- Up to **\$1,000** back-to-school loan*
- **9.99%** APR
- **12-month term**

Get your list and bring it to us. *Back-to-school is easier at the river.*

*Membership and proof of income required. Loan subject to credit approval. APR: Annual Percentage Rate. Loan may not be refinanced or extended. Offer valid only from July 9-August 6, 2010. Terms subject to change without notice.

*Are you changing jobs
or retiring?*

ROLLOVER *your retirement plan to an IRA*

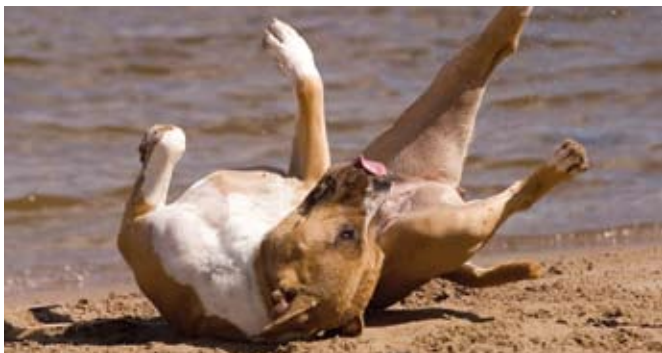
IN UNCERTAIN ECONOMIC TIMES, many are facing unplanned moves to another job and others are contemplating retirement. Knowing your options for how best to handle your qualified retirement plan could save you plenty in IRS penalties.

While you could cash out your plan, a better way to handle it is with a direct rollover to a traditional IRA. That simple move can keep your account intact and growing, while maintaining your tax-deferred status. On the other hand, if you cash out your account, you could be subject to income taxes and a 10% penalty if you're younger than 59½.

You can avoid those financial pitfalls by directly rolling your plan into an IRA here at Singing River

Federal Credit Union. All you have to do is contact one of our IRA Specialists, and they will help you start the direct rollover process.

For more details on an IRA rollover, and answers to any questions you might have, call one of our IRA Specialists at **228-475-9531**.



Want to manage your accounts on your cell phone? It's easy!
Log on to Virtual Branch, click the Self Service tab,
and sign up for Mobile Money™!



Mississippi credit unions welcome their first-ever Gen Y spokesperson!



THE SEARCH THAT STARTED April

6 is over, and the top pick for Young & Free Mississippi's spokesperson is a young woman from Starkville.



Sarah Dale Simpkins, 22, is the winner of the Credit Unions of Mississippi's ultimate job search and the first Young & Free Mississippi spokesperson.

"I am so impressed with the videos, blogs and posts Sarah made during the spokesperson search. Her background and education make her ideal to be the voice of Mississippi's 18 to 25 year-olds. We are proud and excited to have her as the first "spokester" for Mississippi credit unions and look forward to meeting the needs of a new generation of members", said Charles Elliott, MSCUA CEO.

As the spokesperson for Young & Free Mississippi, Sarah becomes a contract employee of MSCUA on behalf of the Credit Unions of Mississippi group. She will serve as a reporter and advocate for her age group, attending events and creating regular online videos and writing blog

YoungFreeMississippi.com

articles to keep YoungFreeMississippi.com an information hub for the 25-and-under crowd in Mississippi.

"I'm thrilled to be named the Young & Free Mississippi Spokesperson. I have to give credit to my fellow finalists, who were tough competition," Simpkins said. "I'm looking forward to shedding light on some of the financial issues facing my generation today, to helping my age group save money and plan for the future and to make my year-long term as spokesperson an entertaining journey for all the Young & Free Mississippi website visitors."

Simpkins won the competition with 48% of the online public voting. Fierce competition came from the other finalists, Aaron Dollar, 25, from Long Beach, and Josh Butler, 24, from Byram. The two runners up will receive iPod Touches or cash equivalent for their hard work in the competition.

Young & Free Mississippi is an award-winning youth program that offers the 25-and-under crowd. For more information, visit www.youngfreemississippi.com



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Moss Point Branch

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Moss Point, MS 39562
6006 Highway 63
Moss Point, MS 39563
Office: 228-475-9531
Fax: 228-475-5919
Toll Free: 888-474-0080

Lucedale Branch

201 Scott Road
Lucedale, MS 39452
Office: 601-947-4578
Fax: 601-947-9401
Toll Free: 888-947-7732

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3210 Market Street
Pascagoula, MS 39567
Office: 228-762-7878
Fax: 228-762-8325

Mobile, AL Branch

1065 Springhill Avenue
Mobile, AL 36604
Office: 251-432-6421
Fax: 251-432-9870

Hours of Operation (All Branches)

Mon., Tues., Thurs. & Fri.
9 am - 5 pm
Wednesday: 10 am - 5 pm

After Hours Loan Center

866-564-0875

VISA® Debit Card

Lost or Stolen
800-262-2024

VISA® Credit Card

Lost or Stolen
800-991-4964



www.srfcu.org

SPECIAL NOTICE to SRFCU checking account holders

Soon you'll be receiving information in the mail, or via phone or email, regarding overdraft services. Please take a moment to choose whether you wish to continue to receive overdraft services on your debit card purchases and ATM transactions. Without your permission, any overdrawn purchases made with your debit card, or ATM transactions exceeding your balance will be DECLINED beginning August 15, 2010.

To keep the overdraft services you have, we need to hear from you!



Singing River Federal Upcoming Holiday Closings
Monday, July 5: Independence Day
Monday, September 6: Labor Day