

CURRENTS



Dear Member,

WHERE DO I BEGIN? There are just too many amazing things to tell you about...

SRFCU is bringing one of America's leading authorities on saving money to the river! **Clark Howard**, host of the nationally syndicated consumer news and advice program "The Clark Howard Show" will be at **Pelican Landing on Monday, October 25.**

Of course, SRFCU members will receive discounted ticket prices, but the general public is welcome to attend this amazing event. Clark will discuss the latest consumer news, followed by an audience question and answer session. Whether you're looking for ways to save on your mortgage, cut your monthly bills, make your money work harder for you or avoid the latest scams, you can't miss it! See page 3 for more information.

Can you dance? That's what SRFCU is searching for – amazing dancers from Moss Point and Gautier high schools. It's all part of the "Singing River Shuffle!" We're asking students to step up and submit their best hip hop choreography for a chance to win their school its share of **\$10,000.**

But we didn't stop there. We're the first to offer students a checking account that's all their own. We know the best way to teach teens to be trustworthy

with money is, quite frankly, to trust them. With this groundbreaking program everyone wins – local schools, students and the credit union movement. Doesn't that make you want to dance? See page 2 for more information.

But our innovations don't stop there. We've just purchased property on Airport Boulevard in Mobile that will soon become the most talked-about credit union branch in town! We're including the latest technology, including wi-fi capabilities, unique cash dispensers and self-service kiosks. Plus, the atmosphere of our newest branch will be unlike anything you've ever seen – **think financial institution meets internet café!** And we wouldn't think of opening it without an equally inventive celebration, so stay tuned.

I know you'll agree when I say **life is better, busier, happier and just more fun at the river!**

Sincerely,

James B. Smith Jr., President/CEO

*Above: Don't miss an evening with **Clark Howard!** Visit any SRFCU branch to purchase tickets today – seating is limited! For more about Clark, visit www.clarkhoward.com.*

Local high schools
compete to win
\$10,000

page 2

**Clark
Howard**

is coming to the river!

page 3

Annual Meeting 2011:
**new night,
new place**

page 4

*Life's better
at the river.*

stepUp

to win your school its share of

\$10,000

Supporting local schools
Giving teens their own
money management tool

SRFCU wants to know
which school's got better dancers –

Gautier Gators or Moss Point Tigers?

Students, if you're ready to step up to the challenge,
visit www.srfcu.org:

1. Download the track.
2. Do your dance. (individuals or groups)
3. Email us the video.
4. Win your school its share of \$10,000!

Who decides the winner? You do!

Online voting begins October 20.

We're awarding \$10,000 at the GHS vs. MPHS
football game on November 5!

Want more? Every dancer gets a chance to win an
iPad! Plus, the winning dancers get the chance to
appear in an upcoming SRFCU TV commercial!

But that's not all...

We also know you're ready for a

checking account that's all YOURS.

Who? Currently enrolled high school
students age 15-18.*

Need an adult? No! Just bring two paycheck
stubs from your job. No job? No problem.
Just bring an adult with you.

What? Free checking account. Free VISA®
debit card. Free online account management.
Free e-statements.

Bring! Just \$50 to open it, photo ID and
Social Security card, plus a copy of your
class schedule or report card.

Tired of always using your mom's card? Get your own.

We're awarding

\$10,000

at halftime on

Friday, November 5th

during the

MPHS vs. GHS

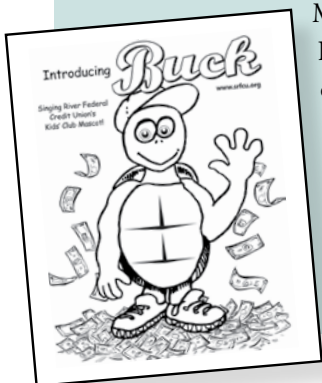
football game in

Dantzler Stadium!

*All participants and video submissions must meet all eligibility requirements, available at www.srfcu.org. All participants must submit completed conduct forms, available at www.srfcu.org. This program is not affiliated in any way with StepUp 3D or its producers. All videos become property of SRFCU. SRFCU reserves the right to modify or cancel this program at any time. Must meet membership eligibility requirements. Paper checks and overdraft privilege not available with this account, though account owner is allowed one free teller-issued paper check per quarter if needed. Daily debit card limit: \$250. Adult co-owner required without minor's proof of three consecutive months of income. Employer letter of reference may be used as proof of minor owner's income. E-statements required. Copy of class schedule or report card required to verify student in good standing. Terms subject to change or cancellation without notice.

CONGRATULATIONS TO BRIANNA MITCHELL, who named
SRFCU's new kids' club mascot "Buck!" Brianna is the daughter of Shaun and Natalie
Mitchell, and is in 2nd grade at Eastlawn Elementary School.
Brianna was awarded **\$100** into her savings account for her
creative turtle name!

What does Brianna like best about saving at SRFCU? Her
parents take her for ice cream when she reaches her savings goals!
What do you like best? Visit www.srfcu.org and email us your
success stories! Plus, download new, free coloring sheets featuring
Buck! Print, color and bring to any SRFCU branch for a prize!



CLARK HOWARD *is coming to the river!*

An Evening with Clark Howard

Monday, Oct. 25
Pelican Landing
Moss Point, MS

Doors open: 5:15 pm
Event begins: 6:00 pm

Tickets:

SRFCU members: \$15

Non-members: \$25

Tickets can be
purchased at any
SRFCU branch.

Seating is limited, so
reserve your seat today!

**100% of your ticket
purchase benefits
Habitat for Humanity!**

EVERY DAY ACROSS AMERICA, Clark Howard's voice is heard on more than 200 radio stations advising consumers how to save more, spend less and avoid getting ripped off.

It's more than just a motto for Clark; it's a way of life. As a successful entrepreneur, radio host, TV personality and best-selling author, the Atlanta-based multimedia magnate is dedicated to helping Americans of all means get ahead in life.

The consumer champion's career has included stints in both government and private sectors. He was employed by the U.S. Air Force during the Vietnam War. He launched a travel agency in 1981 that grew into a chain with locations across metro Atlanta. In 1987, he sold the company at 31 and retired.

In early 2009, The Clark Howard Show was expanded to HLN (formerly the Headline News channel) in an all-new weekend program. Viewers can watch the penny-pincher answer the best calls from his daily national radio show on Saturdays and Sundays at 6 a.m., noon and 4 p.m. ET.

As an Atlanta native, Clark has always been very involved in improving his community. He started several civic programs, including Atlanta

Volunteer Action, Volunteer Action, Inc., The Big Buddy Program and Career Action. With the help of his listeners, he has built 30 homes in and around metro Atlanta for Habitat for Humanity.

In 1993, he opened the Consumer Action Center as an extension of his radio show to provide off-air advice on consumer issues. The CAC is now staffed by more than 140 volunteers.

He's also a member of the Georgia State Defense Force. Clark joined after the terrorist attacks of 2001 to do his part in helping to prepare and assist our military. He attends monthly training workshops around the state as part of his service, and has performed medical evacuation work in New Orleans following Hurricane Katrina.



NEW TEAM MEMBERS

Jason Jordan is the new Vice President of Information Technology.

Barbara Law is a new teller at the Pascagoula branch.

Paul Thompson is the new Senior Vice President of Business Services.



Need a **SMART** way to
help pay for education?

**SAVE UP
TO \$2,000**

per year in
a Coverdell
Education
Savings Account

(ESA) here at Singing River Federal Credit Union. There are a number of benefits to a Coverdell ESA.

While your contributions are made with after-tax dollars, the earnings and withdrawals are tax-free when used for qualified educational expenses. And you or any of your family members can contribute to the account, up to the \$2,000 total annual limit.

You can continue saving each year until the child reaches 18. When the money is withdrawn, it can be applied to a broad range of qualified expenses for college and public or private K-12 education – including tuition, tutoring, room and board, and even computer equipment.

A unique Coverdell ESA feature is your ability to transfer funds from one child's account to another child's account in the same family. Also, contributions can be made on behalf of the same child to both a Coverdell ESA and a 529 plan.

To learn more about Coverdell ESAs, call one of our specialists today 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™!



It's beginning to look a lot like CHRISTMAS



ALL FUNDS AVAILABLE in your Christmas Club account will be automatically deposited into your share account on November 1, 2010. Funds will be available immediately. If you do not have a share account, the deposit will be directed to your checking account. Contact a Member Service Representative for more information.



Board of Directors

Stuart White, *Chairman*
Dederia Demouey, *Vice Chairman*
Bettie Concannon, *Secretary*
Pete Fairley, *Treasurer*
Sherman Blackwell
Walter Greene
Brian Hughey
Jimmy Massey
Edwina Williams

Moss Point Branch

P.O. Box 8685
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

Pascagoula Branch

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

Annual Meeting notification

THE BOARD OF DIRECTORS in a duly called meeting on September 16, 2010, issued a call to all members of Singing River Federal Credit Union to attend the 58th Annual Membership Meeting to be held **Tuesday, March 15, 2011** at the **Jackson County Civic Center** in Pascagoula.

The Nominating Committee will nominate members to serve one three year term, unless there are members nominated by petition. Should there be nominations by petition, ballots will be mailed to all eligible voters 30 days prior to the general membership meeting. Those ballots must be returned by March 10, 2011. Ballots will not be accepted at the Annual Meeting. If there are no nominations by petition, ballots will not be mailed.

Nominations by Petition: Persons desiring to run for a position on the Board of Directors may

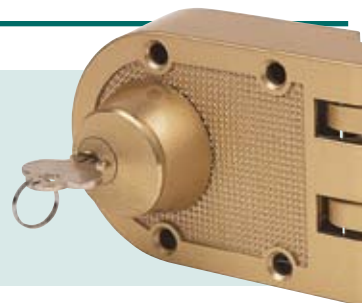
do so by securing the signatures of no less than one percent, or no more than 500 SRFCU members on a petition. The petition, a signed agreement to serve if elected, a statement of qualifications, and a short biography must be submitted to the credit union secretary 40 days before the annual meeting. Therefore, the deadline for qualifying by petition will be February 4, 2011.

If there is only one candidate for each position, the chair may declare each nominee elected by general consent, or by acclamation.

Sincerely,

*Bettie Concannon, Secretary
SRFCU Board of Directors*

AS ALWAYS, and especially as new technology emerges, your privacy is very important to us. To view our commitment to your privacy, visit www.srfcu.org and click on "Privacy Policy." If you have any questions, contact a Member Service Representative at **228.475.9531**.



Singing River Federal Upcoming Holiday Closings

November 25 and 26: Thanksgiving

December 24 and 27: Christmas

December 31: New Year's Eve

January 17: All locations closed for training

