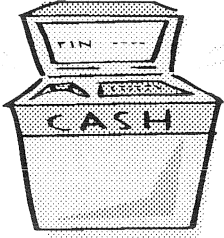


AFECU NEWS

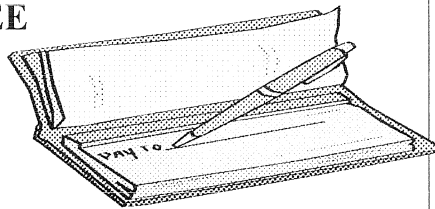


NEW ATM

We have a new ATM located inside the Charles Wilson VA Clinic. It is free to AFECU members and there is only a \$1.00 charge to non-members. Don't forget our ATM next door to the credit union. It is also free to AFECU members and only a \$1.00 charge to non-members! If you haven't taken advantage of our

FREE CHECKING

stop in today and let us open up one for you. You will receive FREE overdraft protection, FREE direct deposit, FREE on-line banking, unlimited check writing, no monthly service charges, first box of checks FREE for new accounts and a FREE Visa check card with unlimited use at our conveniently located ATM's! A \$200.00 minimum deposit, a copy of your driver's license and social security card is all that is required to open it.



WELCOME REGAL EAGLES



Start a regal eagle account today for your kids or grandkids who are under the age of 16. It only takes a deposit of \$5.00 to open along with a copy of their social security card. It's never too early to start saving!

The Annual Meeting is scheduled for Saturday February 27, 2010 at the Arthur & Lottie Temple Civic Center in Diboll, Texas. Registration and dinner will begin at 6:00 p.m. followed by a brief business meeting. Please mark your calendars to attend.



SMALL ENOUGH TO KNOW YOU,
LARGE ENOUGH TO SERVE YOU

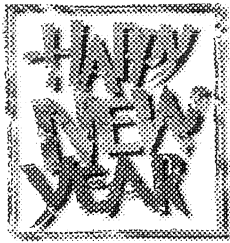
START A CHRISTMAS CLUB ACCOUNT TODAY!

Finding yourself short on funds every year for shopping? Many people avoid the financial burden of the holidays by setting up a Christmas Club account. By setting aside a small amount every payday or every month, you are assured of having plenty of money to satisfy everyone on your gift list. Stop by today and let us help you prepare for the 2010 holiday season!

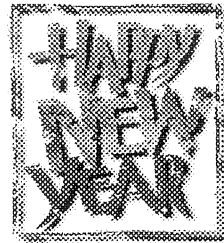


MEMBER CORNER

We hope you had a Happy Holiday and we wish you a Very Prosperous

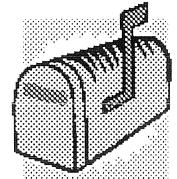


2010



HELP US KEEP TRACK OF YOU!

Don't forget to notify the credit union of your new address and phone number when you move. By letting us know in advance, you won't have any delays in receiving mail from us.



FREE CREDIT REPORT

Start the new year off by receiving a free annual credit report at

www.annualcreditreport.com

Holiday Closings

Friday January 1, 2010 - New Year's Day

Monday January 18, 2010 - Martin Luther King Jr. Day



Monday February 15, 2010 - President's Day

PRESIDENT'S DAY

Your savings federally insured to at least \$250,000.00
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Mission Statement:

To serve the members and to promote their well being by providing comprehensive and progressive financial services. The members are served through sound lending and savings practices, dedicated to the philosophy of "People Helping People".

Hours of Operation:

Drive-Thru: Monday - Thursday 7:30 a.m. - 4:30 p.m.
Friday 7:30 a.m. - 6:00 p.m.
Lobby: Monday - Thursday 8:30 a.m. - 4:30 p.m.
Friday 8:30 a.m. - 6:00 p.m.

ATM: **24/7/ 365**

Office Location:

900 Pershing Avenue
Lufkin, TX 75904

Board of Directors:

Billy Lumpkin - Chairman
R.A. Wall - Vice Chairman
Delana Hendrick - Director
Lynn Chesser - Director
John Ippolito - Director
Jill Berry - Treasurer
Bobby Dixon - Secretary

Phone Numbers:

(936) 632-7691
(800) 569-9799
Fax: (936) 632-8829

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afecu@afecu.net