

Please Join Us for our **Annual Meeting!**

March 8, 2012 | 6:00 pm | American Legion, 1108 N. 9th Ave., Laurel, MS 39440

Nominees for the Board of Directors (3-year terms): The Nominating Committee has nominated three (3) members to fill three (3) vacancies on the Board of Directors. Additional nominations may be made by petition.

Kaye L. Ray

- Credit Union member since 1990, Director since 1994
- Served as Board Chair, Vice-Chair, and currently serves as Secretary/Treasurer
- Represents Credit Union annually at Governmental Affairs Conference, Washington, DC
- Board Member, MS Credit Union Association
- Board Member, United Way of Southeast Mississippi
- Retired as CEO after 30 years at Southeast Mississippi Rural Health Initiative, Inc., currently serves as a Consultant
- Attended Arkansas State University, Jonesboro, AR and University of Southern Mississippi, Hattiesburg, MS

Thomas I. Williams

- Credit Union member since 1982, Director since 1986
- Served as Board Chair and Vice-Chair
- Represents Credit Union annually at Governmental Affairs Conference, Washington, DC
- Retired from Delphi Energy, Laurel, MS after 28 years
- Past involvement with Dixie Youth Baseball and Jones County Youth Sports
- Attended University of Southern Mississippi, Hattiesburg, MS

Dale Wood

- Credit Union member since 1977, Director since 2006
- Retired from Masonite Corporation, Laurel, MS after 28 years
- Served as Board Secretary/Treasurer, currently serves as Vice-Chair
- Represents Credit Union annually at Governmental Affairs Conference, Washington, DC
- Past President of Salvation Army Advisory Board, currently serves as Member
- Serves on Executive Board and Chair of Personnel Committee, United Way of The Pine Belt
- Member, Past President and Lieutenant Governor, Kiwanis Club, Laurel, MS
- Veteran of U.S. Army (served 1966-1969)
- B.S. Personnel Management, Oklahoma State University

How to nominate by petition: The petition must contain the signatures and account numbers of at least 241 members. To be effective, such nominations must be accompanied by a brief statement of qualifications and biographical data, and a signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected. The petition must reach the Nominating Committee, Central Sunbelt Federal Credit Union; PO Box 2457; Laurel, MS 39442-2457 no later than January 30, 2012.

If valid nominations are received by petition, a ballot will be prepared and sent to all eligible voters. We will announce election results at the Annual Meeting on March 8, 2012.

Is Your Account Information **Up-to-date?**

Be sure to inform us if you have moved or have new contact information. In order to keep your accounts secure, it is important that we have the most current information on how to contact you in case of emergency. Next time you visit the Credit Union, please take a few minutes to verify your contact information.



Central Sunbelt
Federal Credit Union

FOUNDED BY
MASONITE EMPLOYEES 1953

January 2012



Rewards Checking

What You Deserve from Your Checking Account

Earn a higher interest rate and free ATM refunds nationwide (up to \$25 per month) by completing these steps*:

- Have at least 1 Automatic Direct Deposit post and clear per qualification cycle.
- Have at least 10 debit card purchases post and clear per qualification cycle.
- Receive electronic statements instead of paper statements.

To start earning your benefits, simply speak with a member service representative.



*If one of the above steps is not complete one month, you will get regular dividends that the regular checking account draws.

COMING SOON:

Important Tax Information

Remember to retain your December statement. We will soon be mailing out IRS Forms 1098 and 1099. If you receive these forms, please save them for your tax preparation.

Holiday Closings

**MARTIN LUTHER
KING JR. DAY**
Monday, January 16

PRESIDENTS' DAY
Monday, February 20



Privacy Policy



Congress Street, Laurel, MS (Main Office)
 Sawmill Road, Laurel, MS
 Westover Drive, Hattiesburg, MS
 Lincoln Road, Hattiesburg, MS
Phone: 601-649-7181
www.sunbeltfcu.org Rev. Dec. 2011

FACTS	WHAT DOES CENTRAL SUNBELT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		1	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		2	
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores 		3	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Central Sunbelt Federal Credit Union chooses to share; and whether you can limit this sharing.		4	
	Reasons we can share your personal information	Does Central Sunbelt Federal Credit Union share?	Can you limit this sharing?	5
	For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
	For our marketing purposes —to offer our products and services to you	Yes	No	
	For joint marketing with other financial companies	Yes	Yes	
	For our affiliates' everyday business purposes —information about your transactions and experiences	No	We do not share	
	For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	
	For our affiliates to market to you	No	We do not share	
	For non-affiliates to market to you	No	We do not share	
To limit our sharing	<ul style="list-style-type: none"> • Mail in the form below. 			6
<p>Please Note: If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent you this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p>If you have questions, call us at 601-649-7181 or visit us online at www.sunbeltfcu.org.</p>				

Mail-In Form	Do not share my personal information with other financial institutions to jointly market to me.		
If you have a joint account, your choice(s) will apply to everyone on your account.	Name	Account No.	
	Address		
	City, State, ZIP		
	Mail to: Central Sunbelt Federal Credit Union, P.O. Box 2457, Laurel, Mississippi 39442		

Privacy Policy

Continued from page 1



Congress Street, Laurel, MS (Main Office)
 Sawmill Road, Laurel, MS
 Westover Drive, Hattiesburg, MS
 Lincoln Road, Hattiesburg, MS
Phone: 601-649-7181
www.sunbeltfcu.org

Who We Are		8
Who is providing this notice?	Central Sunbelt Federal Credit Union.	
What We Do		9
How does Central Sunbelt Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.	
How does Central Sunbelt Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		10
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Central Sunbelt Federal Credit Union has no affiliates.</i> 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Central Sunbelt Federal Credit Union does not share with non-affiliates so that they can market to you.</i> 	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i> 	

Automated Clearing House (ACH) Changes

Due to changes with ACH regulations and our internal processes, we will no longer be offering to pull on your behalf, automatic debits/credits from other financial institutions. Also with these changes to internal processes, we will only accept automatic debits/credits to your base share and share draft (checking) account.

If you've arranged for us to pull your payment or deposit from another financial institution, please let us know so we can discuss other options that may be available. If there are special savings accounts that you would like to have money deposited to, please let us know. We will help you get those transfers set up internally. Please let us know if you have any questions. Thank you!

2012 IRA Deposits



Individual taxpayers will be able to contribute up to \$5,000 in an individual retirement account (IRA), whether a traditional IRA, a Roth IRA, or some combination of both. An additional "catch-up" contribution of \$1,000 is permitted if the taxpayer is 50 years or older.

Make a deposit to your 2011 IRA. There's still time! You have until **April 17, 2012**, to contribute to your 2011 IRA. Remember to specify that you are making a 2011 contribution.

Christmas Club

It's not too early to start saving for next year!

Christmas Club accounts make holiday shopping convenient. Your hard-earned savings are automatically transferred at the end of the club year, so your money is there when you're ready to spend!

We can help you set up a special Christmas Club account to start saving early for next year's holiday shopping season. For more information, please contact the Credit Union.

Debit & ATM Card Safety Tips

With the convenience of debit and ATM cards, it's no wonder they are so popular. Follow these tips to help keep your personal information secure when you use your cards:

- Don't respond to unfamiliar and unsolicited email or telephone requests that ask for your PIN (Personal Identification Number). (If we need to contact you in case of emergency, we will have this information on file and will not need to ask you for it.)
- Don't expose a card's magnetic stripe to magnetic objects because they can damage cards.
- Be aware of your surroundings when you use an ATM or debit terminal.
- Review all account statements promptly and report any errors.
- Contact the Credit Union immediately if your card is lost or stolen.



LAUREL

1506 Congress Street | PO Box 2457
Laurel, MS 39442
Phone **601.649.7181**
Fax 601.649.4611

734 Sawmill Road | PO Box 2457
Laurel, MS 39442
Phone **601.425.9442**
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HATTIESBURG

112 South Westover Drive | PO Box 16435
Hattiesburg, MS 39404
Phone **601.264.9400**
Fax 601.264.0474

1857 Lincoln Road | PO Box 16435
Hattiesburg, MS 39404
Phone **601.261.0719**
Fax 601.261.5596

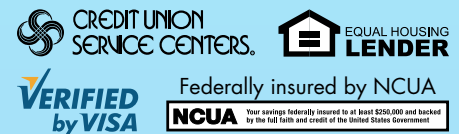
IMPORTANT NUMBERS

Touchtone Teller **855.786.2228**
Check Verification **800.942.2255**

OFFICE HOURS

Monday – Thursday | 8:30am – 4:30pm
Friday | 8:30am – 5:30pm

www.sunbeltfcu.org



Federally insured by NCUA
NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency

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Jolynnda Moore, CHAIR

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Thomas I. Williams | Robert Dearman
Chris Diabin | Joe Hancock
Kaye L. Roy, SECRETARY/TREASURER
Dale Wood, VICE-CHAIR
Edwin Todd, CHAIR

DIRECTORS

YOUR VOLUNTEERS

1506 Congress St. • PO Box 2457
Laurel, MS 39442



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