

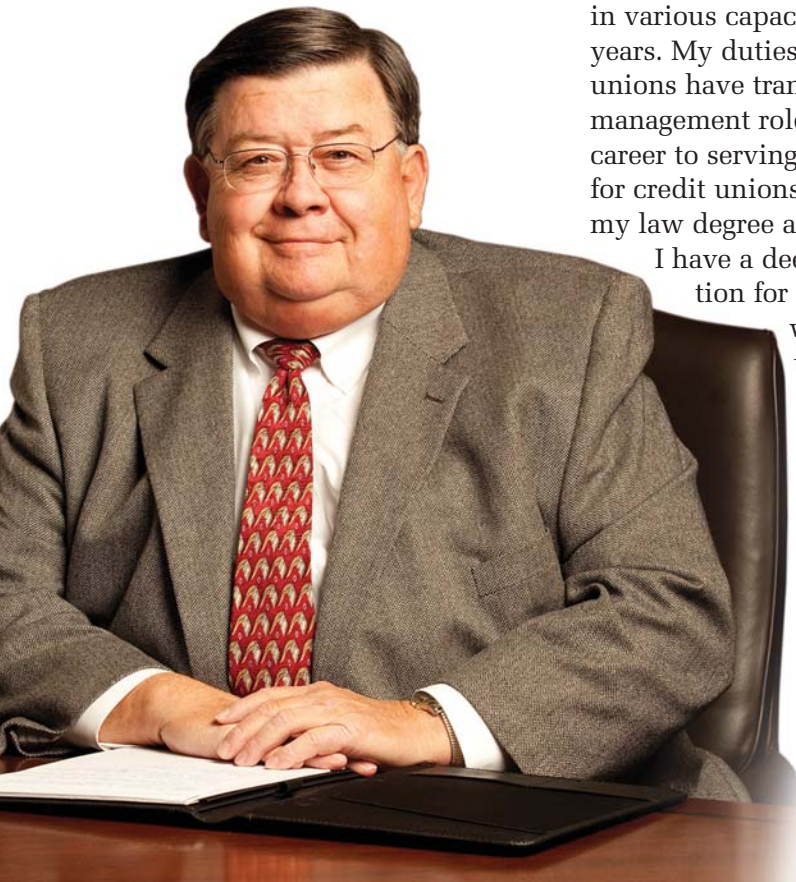


you're not just a member...you're an owner



The Start of A New Year from Douglas L. Key - CEO

As a new year begins, I'm proud to be part of a new start for Mutual Savings Credit Union. My name is Douglas L. Key and I've recently been named the new Chief



Executive Officer for MSCU. I'm proud to have this opportunity and would like for you to know more about my background.

I've worked with credit unions in various capacities for over 35 years. My duties to area credit unions have transitioned from management roles earlier in my career to serving as legal counsel for credit unions once I obtained my law degree and passed the bar.

I have a deep-rooted appreciation for credit unions and what they mean to their members and I fully plan to bring this feeling to my new position at MSCU.

This new era for MSCU will begin by not only continuing to provide quality services but also identifying additional ways MSCU can make

managing your finances easier. There's no doubt that your money is safe at MSCU with federal insurance from the National Credit Union Administration up to \$250,000. Our thinking is that if your money is safe and easier to manage, your MSCU membership will be more enjoyable than ever.

Mutual Savings will be offering a "welcome" special in conjunction with my appointment to CEO. MSCU members can benefit from rate increases on certain certificates and free gifts with new checking accounts for a limited time. Please ask about how you can benefit during your next visit to MSCU.

I look forward to meeting many of you in the coming months and growing the credit union together.

Sincerely,

Douglas L. Key
CEO/President
Attorney at Law

Must have tools for 2010

The notion of "having the right tools for the job" applies to your finances too. Take a look at this list of must-have financial tools for your financial tool box. Once you sign up for these services, you'll wonder how you ever managed without them!

Make your 2010 holiday shopping easier by starting a Christmas Club account. This service automatically

transfers a set amount each month into an account. You'll have access to these funds by November 1, just in time to start shopping.

Regardless of your situation, a checking account is a must-have in today's world. Having checks and a free debit card is more efficient than carrying cash and you can stay on top of your balance with ease by using

Flashtalk, MSCU's free telephone banking service.

For tech-savvy members, mobile banking is the way to go in 2010. It's like having home banking on your cell phone! Mobile banking allows you to transfer funds, check balances and much more on your schedule.

Ask for full details about these and MSCU's other great services when visiting a branch or by calling Member Services at (800) 950-6728.

How can I grow my MSCU Membership in 2010?

In order to answer this question, it might help to understand why it would be beneficial to grow your membership. Managing your finances can be one of life's biggest challenges and also lead to other frustrations. Mutual Savings Credit Union offers a wide range of services that were developed to take away the hassle of staying on top of your accounts.

To grow your MSCU membership, think of how our services

can make your life easier. **Home banking** allows you to transfer funds, pay bills and more from your home or office. **Direct Deposit** can save you from long lines and keep you on schedule.

And **e-statements** can eliminate clutter and help you better-organize your monthly statements. All of these services are free!

In 2010, let your membership work harder for you. Ask how you can grow your membership today!



Suggestions for your Tax Return

Even though the economic forecast from the national media looks bleak, some of us are anticipating a tax return to come our way in 2010. If you are one of these lucky people, you've got a decision to make about what to do with this money. Here are three suggestions from Mutual Savings that could help you get the most bang for your buck.

Save it! There's no better feeling that knowing you have some money put away for



emergencies. You want your money to work for you but still have access to it, right? Then you need to open a share certificate. MSCU has many different certificate terms that pay you great interest rates. The longer you save, the more interest you'll be paid.

Pay down debt. Making principle payments on your MSCU loans could make a huge difference in your bottom line. Ask your MSCU lender to review the numbers and determine how much

you could save by applying your tax return to your loan balance. **Plan to retire.** There's saving your money and then there's **saving** your money. An Individual Retirement Account (IRA) from MSCU is a great way to start saving for retirement. Some IRAs even have special tax advantages.

These are just a few of the ways you can put your tax return to good use with MSCU. For more information about our services, please visit our branches or web site at www.mutualsavings.org.

Your financial well being is at the center of all our decisions. Call us at (800) 950-6728 or visit us online at www.mutualsavings.org

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HOLIDAY CLOSINGS

January 1 – New Years Day,
 January 18 – Martin Luther King Day
 February 15 – Presidents Day

Locations serving you

BESSEMER

975 9th Ave. S.W. Suite 240
 Medical West Office Complex,
 Bessemer, AL 35022
 Monday – Friday, 8:00 a.m. – 4 p.m.
 Walk-up ATM; Closed daily from 1-2 p.m.

BIRMINGHAM

199 Bessemer Super Hwy.,
 Birmingham, AL 35228
 Monday – Friday, 8:30 a.m. – 5 p.m.;
 Drive-up windows open 8:30 a.m. daily;
 Drive-up ATM

PELHAM

3596 Pelham Parkway, Pelham, AL 35124
 Monday – Friday, 8:30 a.m. – 5 p.m.

RIVERCHASE/HOOVER

2040 Valleydale Road,
 Birmingham, AL 35244
 Monday – Friday, 8:30 a.m. – 5 p.m.;
 Drive-up ATM
 Closed daily from 1-2 p.m.

TRUSSVILLE

5950 Chalkville Mountain Rd.,
 Trussville, AL 35173
 Monday – Friday, 8:30 a.m. – 5 p.m.

CLANTON

1501 7th Street South,
 Clanton, AL 35046
 Monday – Friday, 8:30 a.m. – 5 p.m.;
 Drive-up ATM

SELMA

907 Medical Center Parkway,
 Selma, AL 36701
 Monday – Friday, 8:30 a.m. – 5 p.m.

ALEXANDER CITY

1030 Lee Street,
 Alexander City, AL 35010
 Monday – Friday, 8:30 a.m. – 5 p.m.;
 Drive-up ATM

CALERA

5100 US Highway 31, Calera, AL 35040
 Monday – Friday, 8:30 a.m. – 5 p.m.
 Saturday, 9 a.m. – noon
 Walk-up ATM

MEMBER SERVICE CENTER

(205) 682-1100 or (800) 950-MSCU (6728)

FLASH TALK

(205) 682-1199 or (800) 910-4804
 24 hours a day, 7 Days-a-week

TWITTER

twitter.com/mutualsavings

WEB

www.mutualsavings.org