



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



Message from the CEO

It's time to head to our favorite summer destinations and relax! Mutual Savings Credit Union members can enjoy their time off even more by knowing that their credit union is always in reach.



In addition to MSCU's products and quality of service, a major benefit you receive comes in the form of our accessibility. As indicated in this edition of our member newsletter, MSCU participates with the Credit Union Service Center network. This partnership allows you to conduct different types of transactions in the branches of credit unions that are also a part of this network. Additionally, MSCU's hours of operation are extended when you enroll in home banking, FlashTalk or mobile banking. These free services allow members access to their accounts from any place at any time.

I'm also happy to tell you that your credit union is performing very well. Several of MSCU's goals were accomplished during the beginning months of 2010 and MSCU named a new Board of Directors. You may have read about this exciting news in local publications.

Sincerely,

Douglas L. Key
CEO/President
Attorney at Law

Just around the corner!

Shared branching is a unique feature that credit union members across the country benefit from, especially during summer vacations.

Mutual Savings, along with thousands of other credit unions in the United States, is a member of the Credit Union Service Center Network. Because of this partnership, MSCU members can make deposits, loan payments, withdrawals, transfer funds and

much more in the branches of other participating credit unions. So if you're on vacation and can't make it to a Mutual Savings location, look for the Credit Union Service Center logo and you'll be able to access your MSCU accounts. Before heading out of town, visit www.cuservicecenter.com to determine participating credit unions in your vacation destination. There are now over 4,000 across the nation!

Shared branching is a free service and just one more valuable benefit to being a member of Mutual Savings Credit Union.



Access your statements while on vacation

If you are planning an extended trip this summer, Mutual Savings Credit Union has two great alternatives to receiving your member statements at your home address. Both options are free and safer than leaving your monthly statements in your mailbox while on your trip.

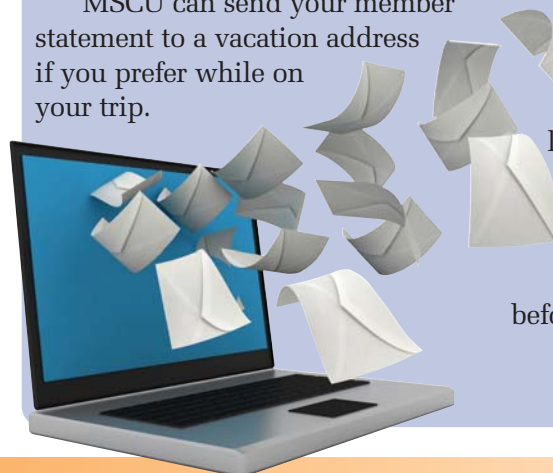
MSCU can send your member statement to a vacation address if you prefer while on your trip.

Simply make this request during your next visit to MSCU. You can also indicate when MSCU should resume using your regular home address if you know when you will be returning from your trip.

Whether you are planning a long trip or just a weekend getaway, you should consider signing up for MSCU's free e-statement service.

E-statements replace your paper statement with a secure email that contains a link to an online version of your statement. You can access your e-statement at any time and cut down on clutter at home!

Please ask about these services before your next trip!



Online Bill Pay Summer Sweepstakes!

When you pay at least 3 bills using MSCU's online bill pay by July 31, 2010 you'll receive an entry into our sweepstakes for EVERY bill paid! Best of all, your chances of winning one of the following exciting prizes increase with each bill you pay:



Grand Prize
\$10,000

First Prize
\$1,500 Travel Certificate

Second Prize
Amazon Kindle™ DX Wireless Reading Device and a \$50 Amazon Gift Card

Third Prize
\$100

With MSCU's online bill pay you can:

- Pay anyone – even the babysitter!
- View and track up to 18 months of payment history.
- Schedule one-time and recurring payments, up to one year in advance.
- Control who, when and how much you pay – unlike auto debit.

Securely receive bill reminders, track recent payments and view bill history all from one convenient screen. Log into MSCU's online bill pay today at www.mutualsavings.org to get started today!

NO PURCHASE NECESSARY. Sweepstakes ends 7/31/2010. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Business entities are not eligible to participate. Subject to full official rules available at <http://www.pscufs.com/rules>. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law.



MSCU on Vacation... with You!

If you're planning on vacationing at the beach this summer, here are 3 ways that members can benefit from MSCU while lounging in the sun.

1. Forget to pay the cable bill before leaving town? Use **home banking** to pay the bill before leaving your hotel or condo for a day in the sun!
2. Transfer funds from savings to checking using **FlashTalk** to stay another night. MSCU's automated phone service is available 24-hours a day.
3. If you're unsure of what you can afford at the souvenir shop? Check your balance online with **mobile banking** right there in the store!

Not only are all of these services useful tools away from home, but they're FREE! Learn more about them at www.mutualsavings.org.

Have you opted in?

Federal legislation has gone into effect that will change how financial institutions can extend courtesy pay or overdraft protection on point-of-sale and single transactions made with debit cards. The changes state that users must clearly select to continue benefiting from their financial institution's

OPT IN FOR CONVENIENCE

overdraft programs. Mutual Savings Credit Union has worked with many of our members in our branches and through the mail to opt in and prevent certain debit card transactions from being blocked due to insufficient funds. If you have not indicated your preference on this issue, ask for help during your next branch visit!

FREE E-Statements!

Replace your paper statement with a secure email that contains a link to an online version of your statement. See a location for details.

HOLIDAY CLOSINGS

Our Calera location will be closed on the prior Saturday in addition to these holidays.

Independence Day – Closed July 5th
Labor Day – Closed September 6th

Locations serving you

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)

TWITTER

twitter.com/mutualsavings

FLASHTALK

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

WEB

www.mutualsavings.org

BOARD OF DIRECTORS

Austin Brewer, Chairman
Lindsey Allison, Vice-Chairman
Dennis O'Brien, Secretary
Doug Key, Treasurer
Barbara Luckett, Member/Director

