



COMMENTATOR

A PUBLICATION FOR MEMBERS OF ARMY AVIATION CENTER FEDERAL CREDIT UNION

2012 CAR, BOAT & RV SALE

Featuring the Largest Selection of Cars, Boats, Trucks and RVs in the Wiregrass!

2 Days Only!

Army Aviation Center Federal Credit Union (AACFCU) has been offering you the best deals for 27 years on cars, boats, trucks and RVs! This year, our 28th year, will be no different. The sale will be Friday, May 4 and Saturday, May 5 in Daleville but you can join us Thursday afternoon if you want to get a head start and see what our dealers have to offer. Inventory will include new and pre-owned vehicles of all makes and models for this HUGE sale with hundreds of vehicles on the lot.

Call or come by one of our branches or get pre-approved online before the sale. Loan officers will be on hand during the sale if you prefer to wait until you find your dream vehicle. You can even apply for an AACFCU loan at our preferred dealers' tent the day of the sale. Getting an AACFCU auto loan has never been easier! So come out, take a look around at the huge selection of cars, trucks, SUVs, boats and RVs and drive home your next new vehicle.

- Action Buick of Enterprise • Bondy's Toyota • Boyd's Marine • Camping World of Dothan • Ed Sherling Ford
- Enterprise Chevrolet • Gilland GMC • Marlin Ingram RV Center • Mitchell Hyundai •
- Mitchell Mazda-Lincoln-Mercury • Mitchell Nissan • Sam Boswell Honda • Tim Whitehead Chrysler-Dodge-Jeep



GREAT RATES!

LOAN PLAN	APR*	APP. TERMS
New Autos	1.99%*	up to 48 months**
	2.49%*	up to 60 months**
Used Autos	2.99%*	up to 48 months**
	4.99%*	up to 120 months**
New Boats	4.99%*	up to 120 months**
New Recreational Vehicles	4.99%*	up to 143 months**
	5.49%*	up to 180 months**

*APR means annual percentage rate. Rates good May 4 and 5, 2012 only. **Autos: 72 months available on new units and 1 year old on \$20,000 or more; 84 months available on new units and 1 year old on \$30,000 or more; Used Autos are considered 2 and 3 years old; **Boats: Up to 60 months-Available on units under \$15,000; Up to 120 months-Available on units over \$15,000. **Recreational Vehicles: Up to 60 months-Available on units under \$20,000; Up to 143 months-Available on units \$20,000-\$49,000; Up to 180 months-Available on units over \$50,000. Army Aviation Center Federal Credit Union will finance up to 100% of MSRP (new) or NADA (used) plus tax and title on all units located at the site for this 2-day sale event.

✪ LOCATED IN THE HAYFIELD NEXT TO CULPEPPER PARK ON DALEVILLE AVENUE IN DALEVILLE, ALABAMA ✪

May 4 & 5, 2012 • 8:00 a.m. until dark

No application fee • No pre-payment penalty • Simple interest—meaning you pay down your principal balance at a faster rate.

ELECTED and APPOINTED OFFICIALS

BOARD OF DIRECTORS

LTC (Ret) Leslie C. Mingus.....CHAIRMAN
 LTC (Ret) Thomas L. Frezell..VICE CHAIRMAN
 MAJ (Ret) Marc Snyder..... SECRETARY
 Richard “Cracker” Waldrop TREASURER
 Mickey Davis MEMBER
 Larry Eagerton MEMBER
 Roger Turnquist..... MEMBER

SUPERVISORY COMMITTEE

Gerald Strange.....CHAIRMAN
 Mickey Davis MEMBER
 Donna Brackin MEMBER

SUPERVISORY COMMITTEE:

P. O. Box 778 • Daleville, AL 36322-0778

MISSION STATEMENT

Army Aviation Center Federal Credit Union is a member owned financial institution. Its purpose is to maximize member benefits through cost-effective financial services. Army Aviation Center Federal Credit Union endeavors to expand while maintaining financial soundness and promoting the principles of the “Credit Union Movement” in the local, national and international communities.



Donation to Coast Guard Foundation

AACFCU recently made a donation to the Coast Guard Foundation Family Disaster Relief Fund in remembrance of the four Coast Guard personnel who lost their lives when their helicopter went down in Mobile Bay on February 28, 2012. The Family Disaster Relief Fund provides emergency assistance to families who lose a loved one in the line of duty. AACFCU has branches on both Bates Field and Brookley Aeroplex in Mobile where Coast Guard stations are located.

DIVIDENDS

The Board of Directors declared dividends for the period ending March 31, 2012 as follows:

Compounded Quarterly	Rate	APY*
Regular Shares	.35%	.35%
Christmas Club Accounts	.50%	.50%
IRA Accumulation Accounts	.50%	.50%
Compounded Monthly	Rate	APY*
Money Market Account Access	.80%	.80%

**Annual Percentage Yield*

ANNUAL MEETING

The Army Aviation Center Federal Credit Union Annual Meeting is scheduled for 5:00 p.m. Wednesday, May 16, 2012, at the Daleville Corporate Office.

Sign up for E-Statements — win a Kindle Fire

Sign up for the fastest, most secure way to receive your monthly account statements from AACFCU and get registered to win a Kindle Fire! Members who sign up for e-statements get a link to their statements emailed to them earlier than if they wait for them to come in the mail. Did you know that 8% of identity fraud happens through your mailbox and the misuse can last for up to 75 days*? With e-Statements our members can be assured that their personal information is far more secure since they control when, and where, they receive that information. Members getting e-statements also use other electronic means to keep up with their accounts on a more frequent basis through the use of Internet Account Access and mobile banking apps.



Web, movies, apps, games, reading and more



Anyone not currently signed up for e-statements and who signs up between April 1 and May 18 will automatically be registered to win a Kindle Fire! If you don't have Internet Account Access, call or stop by to see a member service representative today to get started. See our website for complete contest rules.

*From Identity Fraud Survey Report by Javelin Strategy & Research

AACFCU Table of Loans



Below, for your information and to fulfill Truth in Lending disclosure requirements, is AACFCU's Table of Loans. If you have an open line of credit, we suggest you attach this table to your permanent loan agreement(s) for future reference. The following terms are in effect: JANUARY 1, 2012.

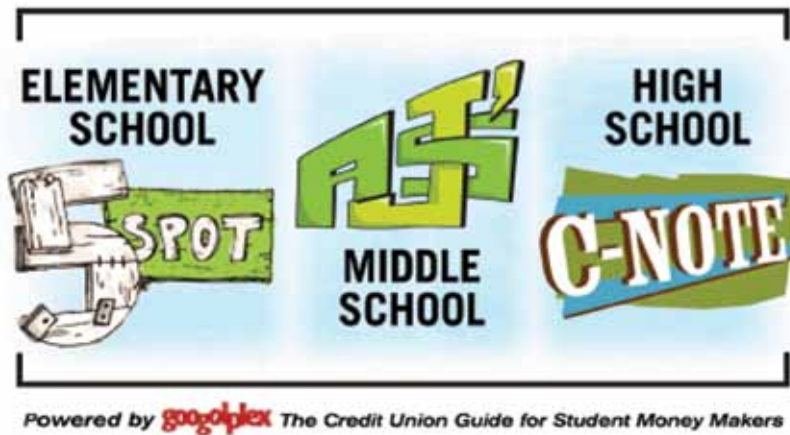
AUTO LOANS	APR*	TERMS	
New or Used Autos (Current & 1 year old)	2.49%	36 Months	
	2.99%	48 Months	
	2.99%	60 Months	
New Autos (\$20,000 minimum)	3.49%	72 Months	
New Autos (\$30,000 minimum)	4.49%	84 Months	
Used Autos 2 & 3 years old	3.99%	48 Months	
	4.49%	60 Months	
Used Autos 2 & 3 years old (\$25,000 minimum, subject to approval)	4.49%	72 Months	
Used Autos 4 years & older	4.49%	36 Months	
	4.49%	48 Months	
RV/BOAT AND LEISURE VEHICLE LOANS			
NEW Recreational Vehicles under \$20,000	5.75%	60 Months	
\$20,000 - \$49,999	5.75%	143 Months	
\$50,000 and over	5.75%	143 Months	
	5.99%	180 Months	
USED Recreational Vehicles under \$20,000	6.75%	60 Months	
\$20,000 - \$49,999	6.49%	143 Months	
\$50,000 and over	6.49%	143 Months	
Motorcycles - Under \$8,000	5.99%	48 Months	
Over \$8,000	5.99%	60 Months	
NEW Boats under \$15,000	5.49%	60 Months	
Over \$15,000	5.49%	120 Months	
USED Boats under \$15,000	5.99%	60 Months	
Over \$15,000	5.99%	120 Months	
NEW Jet Skis	7.90%	60 Months	
USED Jet Skis	8.90%	48 Months	
NEW Farm & Garden Tractor	8.50%	60 Months	
USED Farm & Garden Tractor	9.50%	48 Months	
PERSONAL LOANS			
Share Secured	2.00%	above Share Rate	60 Months
Certificate Secured	2.00%	above Share Certificate Rate	Share Certificate Term
Open-End Line of Credit***	9.99%	DPR** 0.027370%	36 Months
	9.99%	DPR** 0.027370%	48 Months
Computer Loans	8.00%		36 Months
CREDIT CARD RATES			
CU Rewards Platinum MasterCard	12.90%	DPR** 0.035343%	Revolving
Platinum MasterCard	8.90%	DPR** 0.024384%	Revolving
MORTGAGE RATES			
In-house 15-year Mortgage	3.99%	Primary Residence	180 Months
In-house 12-year Mortgage	3.49%	Primary Residence	144 Months
Non-Primary	5.75%		143 Months
Land	6.25%		143 Months
Home Equity	5.50%		120-180 Months
Home Equity Line of Credit	Prime - 1.00% (min. rate 3.00%)		120 mo. draw - 143 mo. repayment

LATE CHARGE: If your payment is more than 7 days late, we may collect a late payment charge from you of 20% of the Finance Charge then due with a minimum of \$5.00. **Late charges apply to Consumer Loans only and are different for real estate secured loans. COLLECTIONS COSTS:** You agree to pay all the costs of collecting the amount you owe under this agreement including court costs and if you are in default and the unpaid balance under this plan is greater than \$300.00 at the time of collection, reasonable attorney's fees if the debt is referred, for collection, to an attorney who is not our employee. **CANCELING OR CHANGING THIS PLAN:** The Credit Union has the right to change the terms of this Plan (lines of credit) from time to time after giving you any advance notice required by law. Any change will apply to future advances. At the discretion of the Credit Union and subject to any requirements of the applicable law, the change in terms will also apply to unpaid balances. An increase in the daily periodic rate under a variable or adjustable interest rate is not considered a change in terms under this plan. *APR refers to ANNUAL PERCENTAGE RATE.

**DPR refers to DAILY PERIODIC RATE. Rates subject to change without notice, real estate loans require full coverage insurance.

***An advance on your line of credit is required to reduce your old rate to 9.99% APR.

Get Your Kids & Teenagers Online



After visiting our website at www.aacfcu.com, click on accounts, checking, youth accounts and there you will find Googolplex. Turn the computer over to the “under 20” members of your household:

5-Spot: Introduce your elementary school age children to important financial concepts by igniting their natural love of play with highly interactive games, stories and more. Kids earn virtual money and spend it decorating their private online clubhouse.

A-J's: Offer your middle school students a fun meeting place, encouraging creative interaction while educating them about money and responsibility. In addition to informative stories and entertaining videos and games, young teenagers build a superhero identity, post notes to their friends (monitored) and vote on plot developments for Kid Kred, a comic series that teaches money management in the guise of fun.

C-Note: Stimulate your high school students and provide sound money-management information with the interactive stories, games and videos in C-Note. Students have a chance to win and save money by entering photo contests, and reach out to others using a moderated comment feature and blog posts.

Each week look for new games and articles in <http://googolplex.cuna.org/10067/> Googolplex, AACFCU's guide for student moneymakers.

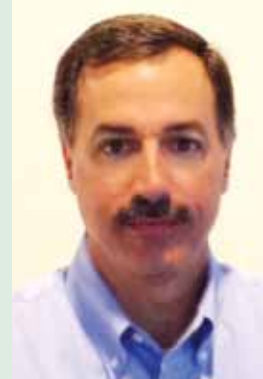
U.S. Treasury Requiring Electronic Federal Benefit Payments

Are you getting Social Security, VA or other federal benefits by paper check? The Treasury Department is phasing out paper check payments and requiring federal benefit recipients to get their money electronically. You must switch to electronic payments by March 1, 2013.

You can choose to get your payments by direct deposit into your Credit Union account. We can assist you with this process now rather than wait until the deadline. If you wish, visit www.godirect.org.

Army Aviation Center Wealth Management

AACFCU would like to welcome our new Army Aviation Center Wealth Management team to the Credit Union. Mike Barranco and Jeff Cotton are financial advisors with Army Aviation Center Wealth Management. Mike works the Mobile, AL and Santa Rosa Beach and DeFuniak Springs, FL areas. Jeff is responsible for the Wiregrass area.



Mike Barranco

MIKE BARRANCO has over 20 years of financial, tax and business experience. A graduate of Florida State University with a Bachelor of Science in Accounting, Mike is a former practicing CPA, a 401(k) advisor, a speaker for financial and motivational seminars, AIF© Certified and active in his local community and church.



W. Jeff Cotton, Jr.

W. JEFF COTTON, JR., a well-known Certified Public Accountant and Financial Advisor in Troy, attended Troy State University earning a Masters Degree in Accounting. Jeff brings to us his 18 years of experience and education in the areas of finance, taxation and investment management; all of

which help him to better serve clients all over the Southeast. Jeff is very involved and committed to his community where he has served on the boards of numerous charitable and civic organizations. Jeff was a sergeant in the infantry of the US Marine Corps Reserve for 12 years, during which time he was honored to be a veteran of Desert Shield and Desert Storm. Jeff and his wife, Allison have two children, Ellie and Wilson. His hobbies include hunting, wildlife photography, reading and biking.

AACFCU is offering a new service to its members. LPL Financial is the host company for Army Aviation Center Wealth Management, an in-house brokerage service offering annuities, mutual funds, financial planning along with the purchase of stocks and bonds. Appointments are available with a representative at AACFCU locations. For an appointment in Mobile, AL or Florida, call Mike Barranco at 800-448-4096 ext. 1091. For appointments in all other areas, call Jeff Cotton at 800-448-4096 ext. 1090.

**ARMY AVIATION CENTER
FEDERAL CREDIT UNION
CREDIT APPLICATION**

ACCOUNT NUMBER

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PLEASE SUBMIT WITH VERIFICATION OF CURRENT INCOME

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION. INCOMPLETE APPLICATIONS CANNOT BE CONSIDERED. ENTER N/A FOR ITEMS THAT DO NOT APPLY TO YOU. PRINT IN INK.

Check Appropriate Box

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and C. Omit Section B.
- If you are applying for joint credit or an account that you and another person will use, complete all Sections, providing information in Section B about the Joint Applicant or User. We intend to apply for joint credit. Applicant signature: _____ Co-applicant signature: _____
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

New Money Requested \$ _____ Collateral Offered _____

PURPOSE (Be Specific) _____

- METHOD OF PAYMENT
- Military Net Payroll Check or Allotment
 - Civilian Net Payroll Check or Allotment
 - Annuity Net Payroll Check or Allotment
 - Allocation from Net Payroll Check
 - Personal Remittance

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: ____/____/____ Age: _____
 Present Street Address: _____ Years There: _____
 City: _____ State: _____ Zip: _____ County: _____ Telephone: _____
 Present Residence: Renting Buying Home-Mobile Home Owns Home-Mobile Home Barracks Base Housing Social Security No: _____
 Previous Street Address: (If Present Less Than 2 Yrs.): _____ Years There: _____
 City: _____ State: _____ Zip: _____
 Present Employer or Military Unit: _____ Length of SVC: ____Yrs. ____Mos. Telephone: _____
 Your Job Title, Rank or Pay Grade: _____

Present Gross Monthly Salary or Commission: \$ _____ Number of Dependents: _____ Ages: _____
 Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Understanding
 Other income: \$ _____ per month Source(s) of other income: _____
 Name of Parents (if deceased, nearest relative): _____ Telephone: _____
 Relationship: _____ Address: _____
 Other Relative - Reference: _____ Telephone: _____
 Relationship: _____ Address: _____

SECTION B - INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY

Full Name (Last, First, Middle): _____ Birthdate: ____/____/____ Age: _____
 Relationship to Applicant (if any): _____
 Present Street Address: _____ Years There: _____
 City: _____ State: _____ Zip: _____ Telephone: _____ Social Security No: _____
 Present Employer or Military Unit: _____ Length of Emp: ____Yrs. ____Mos. Telephone: _____
 Your Job Title, Rank or Pay Grade: _____
 Present Gross Monthly Salary or Commission: \$ _____ Number of Dependents: _____ Ages: _____
 Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Understanding
 Other income: \$ _____ per month Source(s) of other income: _____
 Name of Parents (if deceased, nearest relative): _____ Telephone: _____
 Relationship: _____ Address: _____

SECTION C - ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an A. If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (Use separate sheet if necessary.)

Description of Assets	Estimated Value	Financed: Yes/No	Name(s) of Owner(s)
Automobiles: (Make, Model, Year)			
Other: (Real Estate, Stocks, Bonds, Personal Property, etc.)			

Creditor Name and Address	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due Yes/No
(Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit rent) \$	(Omit rent) \$	\$	

Other Obligations - (e.g. liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

List all outstanding debts. (Include charge accounts, installment contracts, credit cards, etc.) You may use back page or separate sheet if necessary.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. Under the provisions of the "Privacy Act," I authorize and request any Federal Agent to disclose and release information about me to the Federal Credit Union. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I UNDERSTAND IT IS A FEDERAL OFFENSE FOR ANYONE TO KNOWINGLY MAKE A FALSE STATEMENT TO A FEDERAL CREDIT UNION ON A CREDIT APPLICATION.

Applicant Signature _____ Date _____ Other Signature (Where Applicable) _____ Date _____

LOCATIONS

www.aacfcu.com • cuinfo@aacfcu.com

P. O. Drawer 8, Daleville, AL 36322

Dixie Phone Banking (334) 598-4411 or (800) 448-4096

TDD (334) 598-6184

Call Center (334)598-4411

Outside the calling area (800) 448-4096

Dothan 671-1890 • Enterprise 393-5909

Ozark 774-4929 • Troy 670-0308

BRANCH OFFICES

Daleville Corporate Office

341 N. Daleville Ave.
Daleville, AL 36322

DeFuniak Springs

1421 U.S. Hwy. 331 South
DeFuniak Springs, FL 32435

Dothan North

2462 Montgomery Hwy.
Dothan, AL 36303

Dothan South

2525 S. Park Ave.
Dothan, AL 36301

Dothan West

123 S. Woodburn Dr.
Dothan, AL 36305

Enterprise East

1238 Rucker Blvd.
Enterprise, AL 36330

Enterprise West

1201 Boll Weevil Cir.
Enterprise, AL 36330

Enterprise

Enterprise Motor Branch
115 Shellfield Rd.
Enterprise, AL 36330

Fort Rucker

8937 Red Cloud Rd.
Fort Rucker, AL 36362

Mobile Airport Blvd.

6631 Airport Blvd.
Mobile, AL 36608

Mobile Bates

8501 Tanner Williams Rd.
Mobile, AL 36608

Mobile Brookley

1994 S. Broad St.
Mobile, AL 36615

Mobile Downtown

100 N. Royal St.
Mobile, AL 36602

Mobile West

750 Downtowner Blvd.
Mobile, AL 36609

Mortgage Service Dept.

2462 Montgomery Hwy.
Dothan, AL 36303

Ozark North

1184 E. Andrews Ave.
Ozark, AL 36360

Ozark South

1548 South U.S. Hwy. 231, Ste. G
Ozark, AL 36360

Santa Rosa Beach

200 Mack Bayou Rd.
Santa Rosa Beach, FL 32459

Troy

651 AL Hwy. 87
Troy, AL 36079

ATM ONLY LOCATIONS

FORT RUCKER, ALABAMA

Aviator's Landing
Bldg. 113 Novosel St.

Base Operations Bldg.

Cairns Army Airfield

Hanchey Airfield

Bldg. 50101

Lowie Airfield

Bldg. 40110

Post Exchange

Bldg. 9214

Soldier Service Center

Bldg. 5700

LIVERNE, ALABAMA

SMART Alabama
121 Shin Young Dr.

MOBILE, ALABAMA

Federal Building
109 St. Joseph St.

Providence Hospital

6801 Airport Blvd.

TROY, ALABAMA

Sikorsky
299 Airport Blvd.

For your convenience, AACFCU is open Monday-Friday from 8:30 a.m. CST until 5:00 p.m. CST. On Fridays, drive-thru teller windows remain open until 6:00 p.m. CST at all branches except the Fort Rucker branch which closes at 5:00 p.m.

Call Center hours are Monday-Friday from

7:30 a.m. CST until 6:00 p.m. CST.



We also have over 4,300 branch offices at Credit Union Service Center locations nationally and in six foreign countries to serve you.

To find a location, go to

www.cuservicecenters.com

22nd Annual AACFCU Golf Tournament for Fort Rucker's AER

This year, 2012, marks the 22nd year AACFCU has been supporting Ft. Rucker's Army Emergency Relief (AER) Fund campaign with its golf tournament. This year's tournament will be held on Friday, April 20, 2012, at Silver Wings Golf Course on Ft. Rucker. The 2011 tournament assisted in supporting the AER campaign that raised \$121,395. Ft. Rucker's AER provided \$307,600 in assistance to 235 Soldiers, retiree's, family members and survivors.

Won't you join us in our support of this worthwhile cause? The entry fee is \$50 for Silver Wings members and \$60 for non-members. The fee includes a hamburger lunch sponsored by Print Resources, Inc., cart, green fees and registration gift. Prizes are awarded for first through fifth place net and gross. Registration begins on Friday at 10:00 a.m. with a Shotgun Start at noon. A Hole-in-One, sponsored by New Ground Resources, Inc. wins a choice of a new 2012 Nissan Altima from Mitchell Nissan or 2012 Jeep Wrangler from Tim Whitehead Chrysler-Dodge-Jeep.

All proceeds will be donated to Ft. Rucker's Army Emergency Relief Fund. Call Joel Faulk at 800-448-4096 or 598-4411 ext. 1306 or 1302, or Ken Long at ext. 1702 for more information or to register a team.



Mark your calendar:
April 20, 2012
Silver Wings Golf Course
on Fort Rucker

NEW HOURS AT BATES BRANCH

Our branch at Bates Field in Mobile, located at 8501 Tanner Williams Road is now open from 8:30 a.m. until 5:00 p.m. Monday through Friday.

HOLIDAYS

The Credit Union offices will be closed:

**Monday,
May 28
MEMORIAL
DAY**

**Wednesday,
July 4
INDEPENDENCE
DAY**

**Monday,
September 3
LABOR
DAY**