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REAL

Solutions for Real People



WELCOME FROM THE PRESIDENT

OFFICIAL CALL TO THE ANNUAL MEMBERSHIP MEETING OF THE ALABAMA CREDIT UNION LEAGUE



We look forward to seeing each of you April 18th-20th at the League's 74th Annual Meeting and Education Symposium. 2007 brings with it a wealth of opportunities for credit unions and our theme for this year's meeting, REAL Solutions for Real People, enables us to demonstrate how your credit union can best take advantage of the many opportunities available.

The ever-increasing bank mergers and buy-outs continue to narrow the number of banking players, which opens the door for credit unions to step in and provide much-needed alternatives for financial services. As banks get bigger and bigger, credit unions, which can maneuver more quickly and offer an often better array of services, have to take the initiative and fill the gaps in service. Don't let this opportunity to learn how pass you by.

We are once again holding our meeting at the beautiful Sandestin Beach Golf Resort and Spa in Destin, Florida, where you and your guests can look forward to a wonderful beachside experience. But it is our Annual Meeting, speakers and the sessions that will grab your attention. We have moved the schedule around a bit and will begin this year with our Annual Meeting Business Session, which will feature updates on the League's past year as well as our future direction. In addition, Thursday we will showcase the CU-VOTE luncheon and Friday we will host the CUSC Annual Meeting and breakfast. Both days will provide plenty of opportunities for you to network, both with peers as well as vendors.

We will kick off the Educational Symposium with our Opening General Session, which features The Top Business Trends Facing Your Credit Union by Michael Hudson. He will discuss the current "state-of-the-market" for consumers, small businesses and financial services, identify the primary business and industry trends most likely to shape the future of consumers, small business and financial services and demonstrate how your credit union can "compete to win" in this business over the long haul.

Breakout session topics will include: Helping Yourself and Your Members in the Midst of a Disaster; Growth Strategies for Credit Unions: A Look at Best Practices; REAL Solutions: Opportunities for Credit Unions to Reach the Underserved; Small Credit Union Roundtables; Securing Your Credit Union's and Member's Information; and Building Your Relationship with Gen Y Members.

We will end the meeting on Friday morning with our Closing General Session: Borrowed Dreams by T. Scott Gross. He will provide first-hand stories of working in difficult environments and the lessons learned. You'll be surprised and delighted to discover the secrets of getting tough work done. This poignant and fascinating presentation will change the way you look at your job and the world.

Exciting choices of recreation events include our charity golf tournament, this year at the Baytowne course, a 2-hour dolphin cruise and a tour of Eden State Park and the town of Seaside. No matter what events you choose, we know you will enjoy the beauty of the surroundings.

Credit unions should use this meeting to recognize and make the most of those opportunities which enable us to serve those who are not being serviced by the banking behemoths. But it is up to each credit union to take a hard look at your communities and see how your credit union can play a larger role in providing service. We know that your presence and active participation at the 74th ACUL Annual Meeting and Education Symposium will help you identify and recognize the steps that will enable your credit union to provide REAL Solutions for Real People. We look forward to seeing you in Destin!



Gary B. Wolter
President & CEO
Alabama Credit Union League

In accordance with Article XI, Section 2 and 3 of the ACUL Bylaws, notice is hereby given of the 74th Annual Meeting of the Alabama Credit Union League.

The business session of the meeting will be called to order at 9:00 a.m. at the Sandestin Beach Resort in Destin, Florida on Thursday, April 19, 2007. The Business Session will continue throughout the morning.

In order to participate in the meeting, a credit union must pay League dues prior to the meeting, and file their official delegate credential card in advance of the meeting.

Each affiliated credit union is entitled to send one (1) delegate to this meeting to cast the vote of the respective credit union.

PLEASE NOTE THAT THE AUTHORIZED DELEGATE SHOULD RETAIN ONE-HALF OF THE DELEGATE'S CREDENTIAL CARD AND PRESENT THAT PORTION WHICH HE/SHE RETAINS TO THE LEAGUE REGISTRATION DESK AT THE HOTEL. THIS PROCEDURE MUST BE FOLLOWED FOR THE DELEGATE TO BE SEATED AT THE BUSINESS SESSION.

All social and entertainment affairs are outlined in the Annual Meeting brochure mailed. You are encouraged to register early.

Each year our number of attendees increases at the Annual Meeting. We sincerely hope you make plans to attend, exercise your right to vote, and join in the Annual Meeting festivities.

CONFERENCE AGENDA



Wednesday, April 18

- 8:00am – 1:00pm **Charitable Foundation Golf Tournament**
• Baytowne Course – Sandestin Resort
- 9:00am – 2:30pm **Networking/Recreational Event**
• Dolphin Cruise & Luncheon
- 3:00pm – 6:30pm **Conference Registration**
- 3:30pm – 5:00pm **CUBS Board Meeting**
- 5:00pm – 6:30pm **Welcome Reception/Exhibit Hall Grand Opening**
- 8:15pm **Fireworks on the Beach!**

Thursday, April 19

- 7:15am – 8:15am **Continental Breakfast**, served in the Exhibit Hall
- 8:15am – 10:15am **ACUL 74th Annual Membership Meeting**
- 9:00am – 4:00pm **Guest Event**
• Tour of Eden State Park (Wesley Mansion and Gardens), Lunch and the Town of Seaside
- 10:15am – 10:45am **Beverage Break**, served in the Exhibit Hall
- 10:45am – 12:00pm **Opening General Session**
The Top Business Trends Facing Your Credit Union
Michael Hudson
- 12:00pm – 1:15pm **CU-Vote Luncheon** (Ticket Required)
- 1:15pm – 2:30pm **Breakout Sessions**
• Helping Yourself and Your members in the Midst of a Disaster
Scott Earl, CUNA
• Growth Strategies for Credit Unions: A Look at Best Practices
Eric Gagliano
• REAL Solutions: Opportunities for Credit Unions to Reach the Underserved
Melissa Farley
- 2:30pm – 3:00pm **Beverage Break**, served in the Exhibit Hall
- 3:00pm – 4:00pm **CU-Vote Board Meeting**
- 3:00pm – 4:15pm **Breakout Sessions**
• Small Credit Union Roundtables *Laura Vann, ACUL*
• Securing Your Credit Union's and Member's Information
Dean Marshall
• Building Your Relationship with Gen Y Members
Eric Gagliano
- 4:15pm - 5:15pm **Exhibit Hall Reception**
(Prize Drawings at 5:00pm and you must be present to win!)

Friday, April 20

- 7:00am – 8:30am **CUSC Annual Meeting/Breakfast**
(By Invitation Only)
- 7:45am – 8:45am **Continental Breakfast**
- 8:45am – 10:00am **Closing General Session**
Extreme Performance
T. Scott Gross
- 11:00am **Hotel Checkout**

Hotel Information

The 74th ACUL Annual Meeting and Education Symposium will be held at the Hilton Sandestin Beach Golf Resort and Spa in Destin, Florida. Hotel reservations can be made by calling **800-367-1271** or www.sandestinbeachhilton.com. Please reference the group code ACR in order to receive our group rate of **\$179** single/double occupancy. Our group rate will be honored three days prior and post event dates based on availability. The cut-off date for reservations is **March 17, 2007**, so make your reservations today!

A first night's room deposit will be charged when making your reservation. The hotel has a 7-day cancellation policy and a \$50 early departure fee. Check in time is at 4:00pm and check out is at 11:00am. For more information about the property, visit www.sandestinbeachhilton.com.

Federal Tax Exemption: You must provide the hotel with a copy of your National Credit Union Administration Letter of Tax Exemption or your State of Florida's Consumer's Certificate of Exemption showing that you are a credit union. The Florida Department of Revenue will not recognize exemption certificates from other states. Certificates should be provided at check-in. Payment must also be made by credit union credit card or credit union share draft only.

Breakout Session

Thursday, April 19

1:15 – 2:30pm

1) **Helping Yourself and Your Members in the Midst of a Disaster** *Scott Earl*

Disaster preparedness is essential for every credit union and because of recent occurrences credit unions have discovered some weaknesses in their plans. We are able to also take past experiences and learn from those times. This session will show how credit unions can prepare and react to disasters to keep the credit union safe and serve their membership.

2) **Growth Strategies for Credit Unions: A Look at Best Practices** *Eric Gagliano*

Studies have repeatedly shown that credit unions that do not continue to grow their asset size and membership are much more likely to be merged or disappear. Credit union growth strategies take a myriad of forms, but at root they all seek to increase the wallet share and grow membership. This session will explore successful growth strategies of progressive credit unions and give examples that all credit unions can learn from.

3) **REAL Solutions: Opportunities for Credit Unions to Reach the Underserved** *Melissa Farley* Approximately 30 million Americans use alternative financial services such as check cashing and payday loans for most, or all, of their financial and credit needs. REAL Solutions (Relevant, Effective, Asset-building, Loyalty-producing services Solutions) helps state leagues to leverage the expertise of their organization and the talents and resources of their credit unions. Credit unions are adding transaction products to better serve and attract members while helping these same members move up a path to financial self sufficiency. Learn about these opportunities and what your credit union can do to serve the needs of this population while growing your membership.

3:00 - 4:15pm

1) **Small Credit Union Roundtables** *Laura Vann*

Designed for credit unions under \$50 million in assets, managers and credit union officials can learn about a variety of topics

from the experts—their credit union peers. The roundtables will highlight credit union best practices that enhance member service and improve the bottom line.

2) **Securing Your Credit Union's and Member's Information** *Dean Marshall* Credit unions are continuously struggling with the challenges of data security. The threat of these breaches is remaining constant and credit unions need to find ways to plug these gaps in their systems. This session will discuss the latest challenges credit unions are facing and what solutions are available. Hear from an industry data security expert about these possible solutions.

3) **Building your relationship with Gen Y Members** *Eric Gagliano* Young adults' debt loads affect their current financial decisions and limit their financial futures. Reckless spending has undermined many young adults' credit records and jeopardized their future responsibilities and opportunities. Understand how they got in trouble and help them improve their credit scores for their upcoming prime borrowing years. Young adults' ignorance of recordkeeping and budgeting impairs their ability to live within their income. Help them make the most of their financial resources by designing services that reflect the way they think and act. This session will examine all of these issues and detail the opportunities for credit unions.

Session Speakers

Scott G. Earl

CUNA Director of Disaster Recovery and VP of League Relations

Scott Earl is CUNA director of disaster recovery and preparedness as well as CUNA vice president of league relations. Prior to joining CUNA, Earl headed up the Credit Unions for Kids Program for Children's Miracle Network. Children's Miracle Network is a non-profit organization dedicated to raising funds for over 170 children's hospitals.

Earl began his credit union career in 1982 as marketing director for the Utah League of Credit Unions and was named president of the Utah League and its subsidiary the Credit Union Service

OPENING GENERAL SESSION



The Top Business Trends Facing Your Credit Union

Thursday, April 19, 10:45am – Noon

In this session, you will understand the current “state-of-the-market” for consumers, small businesses and financial services, be able to identify the primary business and industry trends most likely to shape the future of consumers, small business and financial services and learn how your credit union can “compete to win” in this business over the long haul.

Michael Hudson, Ph.D., is known as The Big Idea Guru™. A credit union member since he was 3 months old, Michael has spoken for more than 33 credit union leagues across the country on leadership and business strategy. His information packed programs provide just the right combination of food for thought and practical action steps that help audience members become more effective everyday leaders. Michael effectively mixes real world examples from his personal experiences as a credit union member with case scenarios developed through his consulting with individual credit unions to cause his audiences to examine their credit unions in a new light. Michael will challenge you to think about your credit union in new ways, engage you in identifying solutions that work, and provide you with practical tools and insights that support implementation.

Corporation in 1991, a position he held until the end of 2003. He has served on a number of national credit union committees. Earl was chairman of the American Association of Credit Union Leagues (AACUL), chaired the Credit Union Legislative Action Council (CULAC), served on the board of U.S. Central Credit Union and is a credit union development educator. A Utah native, Earl graduated from the University of Utah.

Eric Gagliano

Senior Vice President, MarketMatch

Eric Gagliano is a leading credit union marketer with more than 11 years of marketing experience. Eric enjoyed seven years as an advertising agency account executive, serving a variety of clients in strategic planning, brand building, product promotion, market research and public relations for products for regional, national and international clients including Kodak-VersaMark and Parker Athletic Products.

Eric joined the credit union world in 2002 as the Vice President of Marketing at River Valley Credit Union in Dayton, Ohio. In his three and a half years at River Valley, Eric led the credit union to be a leader in their market. Eric is heavily involved in the credit union movement at the local, state and national level. He has served on the Executive Committee of the CUNA Marketing & Business Development Council. He has also served as the Chair of a multi-Chapter cooperative advertising committee in Ohio that has gained recognition in the Credit Union Journal, Credit Union Times as well as with the state league and local media. Eric has also participated and provided valuable contribution on the Ohio Shared Branching Marketing Committee and the Miami Valley Youth Education Committee.

Melissa Bryant-Puckett Farley

President, mb consulting

Melissa Farley has 17 years of marketing, sales, human resource, training and organizational development experience. Over 11 years includes developing and implementing training for staff, management and board of directors, and speaking at national

conferences in the credit union movement. She spent 6 years assessing needs, developing plans, implementing changes and coaching for success in the for-profit business sector working with J.Crew Inc.

For the past 4 years she has owned and operated her own consulting business – www.leadershipconsulting.net – specializing in marketing, sales and operations. Melissa currently splits her time between her two loves: speaking and creating change. She spends a large amount of time working for the National Credit Union Foundation as a Field Coach with their REAL Solutions program. And the other part of her time is spent speaking to organizations on sales, motivation, management, team building and just plain old fun. In her spare time, she works with organizations to assess organizational development opportunities and develop implementation plans for improvement. In addition, she is the VP of Sales for Trainikins, a company that develops and manufactures unique CPR practice aids called CPR Teddy – www.cprteddy.com.

Dean Marshall

Executive VP of Corporate Security & Compliance

As a certified engineer in Microsoft, Novell, and Citrix, Mr. Marshall has over 16 years experience as a speaker, trainer, and consultant in this specialized industry. With particular expertise in network security design, implementation, and compliance, Mr. Marshall and ECCT have enabled many credit unions to enhance their security posture to address regulatory requirements and just as importantly, securing their members valuable information and assets. He speaks on a variety of current industry security topics and also performs many security services for credit unions such as Regulatory Compliance, Social Engineering Assessments, Security Policy Development and Security Awareness Training.

CLOSING GENERAL SESSION



Extreme Performance

Friday, April 20, 8:45 – 10:00am

Learn from a recent study of the real-world, high performance teams working in some of the world's most difficult environments. Popular speaker T. Scott Gross will provide first-hand stories working in these difficult environments, and the lessons learned. Join Scott as he chases drug smugglers on the Mexican border, sails an oil tanker from Alaska,

and fights wildland fire with a most unusual crew. You'll be surprised and delighted to discover the secrets of getting tough work done. This poignant and fascinating presentation will change the way you look at your job and the world.

T. Scott Gross is best known for his high energy platform skills. His gentle humor keeps audiences laughing while they learn handfuls of practical ideas. Whether speaking to a corporation or national association, Scott is a storyteller extraordinaire, comfortable with audiences of any size. He is most at home with professionals who have high customer contact.

Scott Gross is a master at removing mystery. His ability to communicate complex ideas simply comes from years of hands-on experience as an entrepreneur who has also lived the corporate life. He will tell it like it is and your audience will love it!

Scott turns his skills as a platform performer and a life-long learner into fun-to-read books, including the original management classic *Positively Outrageous Service*. Scott turns work into adventure in his personal favorite, *Borrowed Dreams*, and now he's back with his latest, his eighth book, *MicroBranding...Build a Powerful Personal Brand & Beat Your Competition*.

OPTIONAL EVENTS



Don't play golf? Then join us for a Private 2-Hour Dolphin Cruise on a Glass Bottom Boat, followed by lunch at Louisiana Lagniappe, one of Destin's best restaurants!

Wednesday, April 18, 2007; 9:00 a.m. Departure from hotel lobby; 2:30 p.m. return to hotel
Cost is \$85 per person

NOTE: Make sure you bring a camera, hat, sunglasses, sunscreen and possibly a rain jacket if rain is likely. Rubber-soled shoes are recommended. This program has a maximum of 105 persons, so make your reservations early!



For Spouses and Guests! While the attendees are in meetings, consider joining us for a day outing to Eden State Park and the Town of Seaside.

Thursday, April 19th, 2007; 9:00 a.m. Departure from hotel lobby; 4:00 p.m. return to hotel

Cost is \$80 per person

Our excursion will begin with a visit to the beautiful Eden State Park to tour the historic Wesley mansion and the Eden State Gardens.

The mansion, built in 1897, is a turn-of-the-century, fully renovated Greek revival home featuring the country's largest collection of Louis XVI Court furniture. The sweeping lawns, on the banks of the Choctawhatchee Bay, contain many gardens, 600 year old oak trees and a reflecting pool.

Before heading to the town of Seaside for shopping or just relaxing on the beach, we will enjoy a delicious lunch at the Santa Rosa Golf and Beach Club overlooking the Gulf of Mexico.

NOTE: Make sure you wear comfortable shoes and weather-appropriate clothing. This program has a maximum of 50 persons, so make your reservations early!

GOLF REGISTRATION



Date: Wednesday, April 18, 2007

Prizes: Prizes will be awarded for first, second and third place teams, as well as longest drive, closest to the pin, and for hole-in-ones.

Location: Baytowne Course, Sandestin Resort

Time: 7:30 a.m. Registration. Putting Contest begins at 8:00 a.m. Tournament starts at 8:30 a.m. with a modified shotgun start.

Cost: \$150 per player. Entry fee includes: Range balls, transportation to and from the tournament, breakfast and lunch, prize drawings.

Transportation: On your own / Resort shuttle service available.

Refreshments: Lunch will be served after the tournament.

Mulligans, putting contest and the Hole-In-One contest will be sold separately to benefit ACULAC. **Cash or personal checks ONLY accepted.** For more information on the Charity Golf Tournament, please call Wes Emmons at the Alabama Credit Union League at 1-800-846-8374 (ext. 2130). Join us in the golf tournament as we raise money and awareness for the Credit Union Charitable Foundation!



Team Assignments: Registration forms and payments must be submitted together in order to select your own foursome. Golfers unable to organize a foursome will be placed in one by tournament organizers.

Golfer Number 1: Name _____ Phone _____
Address _____

Golfer Number 2: Name _____ Phone _____
Address _____

Golfer Number 3: Name _____ Phone _____
Address _____

Golfer Number 4: Name _____ Phone _____
Address _____

2007 ANNUAL MEETING CONFERENCE REGISTRATION

Directions: Please list each participant and select the activities and/or programs each individual plans to attend. Then total each column and proceed to the calculation of payment section.

Credit Union: _____ Phone: _____
 Address: _____ City, State, Zip: _____
 Contact Person: _____ E-mail: _____

Name/Title	Conference Participant	Guest	Wednesday Dolphin Cruise	Golf Tournament	Thursday Guest Tour	CU Vote Luncheon	Membership Meeting Only
Totals							

REGISTRATION FEES & CALCULATION OF PAYMENT

Conference Participants# @ \$325
 Annual Membership Meeting Only.....# @ \$0
 Guest Fee# @ \$75
 CU-Vote Luncheon.....# @ \$45
 Dolphin Cruise# @ \$85 per person
 Eden State Park/Seaside.....# @ \$80 per person
 Golf Tournament# @ \$150 per player
 Total = \$ _____

FEE DESCRIPTION

Annual Meeting Conference Registration: Your registration fee includes access to all sessions, continental breakfast both days and exhibit hall refreshments on Wednesday and Thursday. **Spouse/Guest Fee:** This fee allows spouses and guests access to exhibit hall for refreshments and continental breakfasts.

Refund Policy: If cancellation is necessary, contact the Alabama Credit Union League in writing no later than March 28, 2007 to receive a partial refund. Any cancellations received after that time will be charged the full amount shown on the credit union's registration form. Substitutions are always welcome.

For More Information: Questions can be directed to Educational Services at 800-846-8374, Becki Payne, ext. 2129 or Joy Breedlove, ext. 2162.

PAYMENT OPTIONS (PLEASE CHECK YOUR SELECTION)

- Registration forms should be completed and returned with a check or share draft to the Alabama Credit Union League, PO Box 380428, Birmingham, AL 35238-0428 or
- Fax your registration to (205) 991-2576 and we will debit your corporate account for payment. *Requires prior completion of Authorization Agreement for direct payments. Please call Becki Payne at (800) 846-8374, ext. 2129 for details.

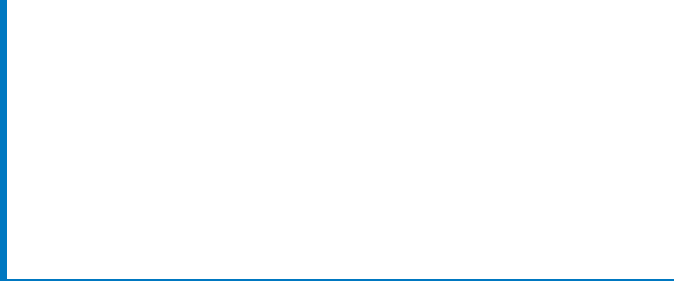
Authorized Signature _____



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A M E R I C A ' S
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