



BY YOU FOR YOU  
**BYFY**  
fall 2014

## Let's Get Social

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*"It is the summer's great last heat,  
It is the falls first chill: They meet."*

-Sarah Morgan Bryan Piatt

Current Promotion

## Honor Roll Rewards 2014 - 2015

Receive \$2 for every A and \$1 for every B.  
up to \$15 per term

We believe that hard work should pay off.

Report cards must be received by January 31, 2015 (Fall Term) & June 30, 2015 (Spring Term)

This credit union is federally insured by the National Credit Union Administration. Must be a member of one of Alabama Teachers Credit Union's youth clubs (Savasaurus, Generation Next, or Synced) that has been opened for at least three (3) calendar months before term report card submission deadline. A minimum of \$25 is required to open share account. UTMA (Uniform Transfer to Minors Act) accounts qualify for Honor Roll Rewards for members up to the age of 19; however, the transactions will be subject to the Uniform Transfers to Minors Act of Alabama. One (1) reward per Social Security number per term only. ATCU will pay \$2.00 for every A and \$1.00 for every B (or equivalent of A or B, at credit union's discretion) made in either the Fall term or the Spring term for 2014-2015 school year only. No rewards for any other grades will be given. Maximum payout for each term will not exceed fifteen (\$15) dollars, or thirty (\$30) dollars per year. Report cards must be received by January 31, 2015 for Fall term and June 30, 2015 for Spring term. Deposits will be given for interim report card grades only (6 or 9 weeks grade), not final or term grades. Deposits for rewards will be made to share accounts only. Rewards for Fall grades will be paid no later than February 28, 2015; rewards for Spring grades will be paid no later than July 31, 2015. Submit report cards to any ATCU office to participate. Report cards have to be a copy of an actual report card or verifiable by school or homeschool organization insignia. No exceptions will be made. No handwritten grades will be accepted. Some restrictions may apply. Youth members under the age of 16 are required to have a parent, grandparent, legal guardian, or other owner given written consent by the previously listed parties to open new services on the account and sign for transactions. Contact an ATCU employee for more details.



## ATCU's Scholarship Program 2015

*We believe there is a success story in all of us.*

High school seniors and college students, watch for details about our Scholarship Program coming this December. Applications accepted January 1st - April 15th, 2015.



- Tyler Woodley

Gadsden State Community College

2014 Scholarship Recipient

Member since 2012



Locally, as a member of Alabama Teachers Credit Union, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate. As a proud participant of **International Credit Union Day**, we invite you to **join us October 16th**. Enjoy refreshments and giveaways as we learn more about the difference credit unions make at home and abroad.

## Grey Matter

- Nutella alone uses about 25% of the world's supply of hazelnuts.
- The longest interval between the birth of two twins being born was 87 days apart.
- The firefly is not actually a fly, but a beetle.

Source: [sotruefacts.com](http://sotruefacts.com)

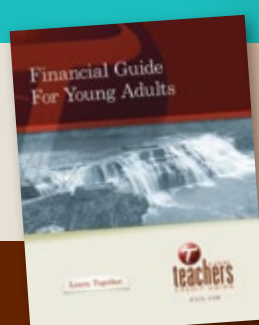
## Tricky Trivia

What is the chemical symbol for lead?

Click here to email your response.

First correct response receives a \$10 deposit.

Our next e-newsletter with more insightful, up-to-date information is headed your way this January!



Pick up a free **Financial Guide for Young Adults** from any one of our offices for tips and information you can use for life!

We're always looking for ways to make BYFY more relevant and interesting for our readers. So, we want to hear from you. If you have any topics you'd like to see, drop us a line at [marketing@atcu.com](mailto:marketing@atcu.com). Your input is appreciated!

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