



BY YOU FOR YOU

**BYFY**

fall 2015

## Let's Get Social

Click below to follow us.



If you don't go after what you want, you'll never have it.  
If you don't ask, the answer is always no.  
If you don't step forward, you're always in the same place.

- *Nora Roberts*

### Upcoming Promotion

Report cards must be received by  
**January 29, 2016 (Fall Term)**  
& **June 30, 2016 (Spring Term)**

We believe that  
**hard work**  
should pay off.

**Learn Together**

[Click for details](#)

Receive \$2 for every A and \$1 for every B.  
**Honor Roll Rewards 2015 - 2016**

Maximum payout for each term will not exceed fifteen (\$15) dollars, or thirty (\$30) dollars per year.

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 2015-2016 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 29, 2016 for Fall term and June 30, 2016 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 29, 2016; rewards for Spring grades will be paid no later than July 29, 2016. 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. Federally insured by the NCUA.



1.800.470.0704

[atcu.com](http://atcu.com)

# Synced & Collegiate Scholarship **2016**

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

We will be awarding seven (7) \$3,000 scholarships to deserving high school seniors and college undergraduates.

Watch for details about our 2016 Scholarship Program coming this December.

**Applications will be accepted beginning in January.**

**- Darcy Kate Erwin**

Mississippi State University  
Special Education Major  
2015 Scholarship Recipient  
Member Since 2013



*“I am so grateful for this opportunity to expand my education through Alabama Teachers Credit Union.”*



#fuelitforward

## International Credit Union Day

On October 15, 2015, credit unions around the world will celebrate International Credit Union, ICU Day<sup>®</sup>. ICU Day<sup>®</sup> has been celebrated on the third Thursday of October since 1948. The day serves as a time to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those in the credit union industry and show members our appreciation. Be sure to stop by your local ATCU office on October 15th and follow the hashtag **#fuelitforward** on social media to find out how Alabama Teachers is emphasizing this year's theme of "People Helping People."

# Grey Matter



- The first ever selfie dates back to 1839 when a photography enthusiast named Robert Cornelius tried to take a photograph. He had to stay still for 3 minutes!
- Google hired a camel to create the Street View of a desert.
- Ben & Jerry's get about 13,000 flavor suggestions a year.

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

# Tricky Trivia

What is the word for people who study laughter?

Click [here](#) to email your response.  
First correct response receives a **\$10 deposit**.



## New Synced Debit Card Design Coming Soon!

Keep an eye out for our new Synced ATCU® Debit Card design coming to a branch near you. These cards will be available instantly - in every office when you open a checking account\*.

**Why open a checking account as a teenager you ask? Well, here's why:**  
You can learn money management skills that will help you later in life!  
Manage your account through ATCU's Online Banking or Mobile App.  
Our checking is FREE.\* There is no monthly service fee.

### Get a FREE Visa® ATM/Debit Card\*

- withdraw cash or swipe to purchase. Up to \$10 in ATM fee refunds per month\*\*

\*Synced members ages 16 to 18, you must have an approved parent/grandparent/legal guardian or other owner give written consent to obtain a checking account and/or a Synced Visa® ATM/Debit Card. \*\*Contact the Alabama Teachers accounting department to initiate ATM fee refunds.