



BY YOU FOR YOU
BYFY
spring 2014

spring 14

Like us

Tweet us

Never cut a tree down in the wintertime.
Never make a negative decision in the low time.
Never make your most important decisions when
you are in your worst moods.

*Wait. Be patient.
The storm will pass.
The spring will come.*

- Robert Schuller

Current Promotion

Open a new Synced account or add an approved* additional service to your existing Synced account by May 15th to be entered in a random drawing to win dinner & a limo ride with 3 of your closest friends!

Must meet membership and credit requirements. \$25 minimum required to open share account. Federally insured by NCUA. *Ask an ATCU employee for a complete list of approved services. ATCU will not be held liable for any accident or injury. Dinner & limo ride may be limited to area of residence for up to four hours. No alcohol allowed. Some restrictions may apply. Minors must have parent's consent. No purchase necessary. Value up to \$500. Synced account & approved service must be in good standing.

NCUA Federally insured by NCUA | Equal Opportunity Lender

NIGHT TOWN ON THE
DINNER • LIMO • FRIENDS



Upcoming Promotion

Open a new youth account or add an additional approved service* to your existing youth account during this special week to be entered to win a weekend trip to the beach.*

On **Friday, April 25th** stop by your local branch for educational literature, refreshments and special prizes just for you!

APRIL 20-26, 2014

NCUA Federally insured by NCUA | Equal Opportunity Lender

ATCU's High School & Collegiate Scholarship Program

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

High school seniors & college undergraduates -
Apply by April 15th for your chance to be awarded one of seven \$3000 scholarships.

Visit our website for an **application packet** and **official rules**.

"I am eternally grateful for the opportunity that I got to further my education through the credit union."

- Donald Morgan

Gadsden Member since 2007
2010 Synced Seniors Scholarship Recipient
Senior - Alabama A & M University

Apply now through April 15th

visit our website for application, official rules, and more.



Receive \$2 for every A and \$1 for every B.
Honor Roll Rewards
2013 - 2014

We believe that hard work should pay off.

Report cards must be received by
June 30, 2014 (Spring Term)

Must be a member of one of Alabama Teachers Credit Union's youth clubs (Savasaurus, Generation Next, or Synced). 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 made in either the Fall term or the Spring term for 2013-2014 school year only. No rewards for any other grades will be given. June 30, 2014 for Spring term. Deposits will be given for average grades only (6 or 9 weeks grade), not final or term grades. Deposits for rewards will be made to share accounts only. Rewards for Spring grades will be paid no later than July 31, 2014. 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 insignia. No exceptions will be made. Some restrictions may apply. A minimum of \$25 is required to open share account. 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 NCUA.

I RELAY!

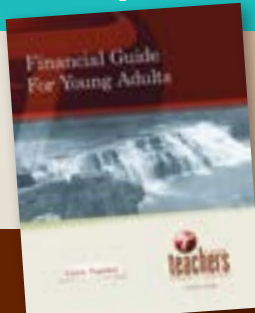


What's Your Super Power?
Please join us on Good Friday, April 18th at every ATCU office for a bake sale to raise money for ATCU's Relay for Life team, Connected for a Cure. All proceeds will go directly to Relay for Life.



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

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. Your input is appreciated!



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

ATCU.COM

1.800.470.0704