



BY YOU FOR YOU
BYFY
winter 2015

Let's Get Social

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*"What good is the warmth of summer,
without the cold of winter to give it sweetness."*

-John Steinbeck

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)

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 apply through April 15th, 2015.



- Tyler Woodley

Gadsden State Community College

2014 Scholarship Recipient

Member since 2012



Baked with Love



Please join us on Friday, February 13th in each ATCU location for a Valentine's bake sale to raise money for ATCU's Relay for Life team, Connected for a Cure. All proceeds benefit Relay for Life.

Upcoming Promotion

NIGHT ON THE TOWN

SYNCED ★ CLUB

DINNER. LIMO. FRIENDS.

WATCH FOR INFO ON HOW YOU CAN WIN A LIMO RIDE AND DINNER FOR YOURSELF AND THREE FRIENDS.

Grey Matter

- "Friendstalker" was one of the early names considered for Twitter.
- You could circle the world 1.4 times with the amount of Nutella produced in one year.
- The human eye can distinguish more shades of green than any other color.

Source: sotruefacts.com

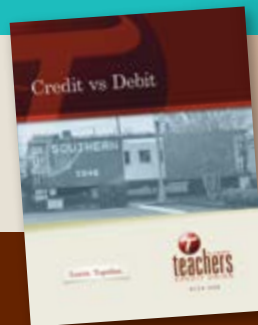
Tricky Trivia

What is the deepest point in the world's oceans?

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 April!

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 Credit Vs. Debit Guide from any one of our offices for tips and information you can use for life!