

Fall 2012



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HOLIDAY CLOSINGS

November 12
VETERAN'S DAY
November 22 & 23
THANKSGIVING
December 24 & 25
CHRISTMAS



Backyard Vacationing

Alabama's Fall Color Trail

Weekend getaways are a great way to enjoy all that fall has to offer. Alabama's lush forests and rich landscapes provide a gorgeous natural gallery of breathtaking views, especially during late October and early November. This autumn, pack a picnic and take a tour of the many shades of Alabama's most beautiful season. We've listed some of our favorites to help you get started.

Oak Mountain State Park, Pelham - This Birmingham-area outdoor haven is one of Alabama's most beautiful retreats. Look for peak color around November 10th.



Covered Bridges & Palisades Park, Oneonta/Blount County - The breathtaking views of "Inspiration Point" and Horton Mill will turn their most vibrant shades nearing the end of October.

Cheaha State Park, Anniston - The highest point in Alabama (2,407 ft above sea level) offers stunning views of Talladega National Forest. Check it out between November 3rd -17th.

For more information and great Alabama locations, visit www.alabama.travel

NACHA Updates

Important news for federal benefit recipients

Beginning March 1, 2013, all federal benefit payments will be electronic. The U.S. Department of Treasury is phasing out paper checks to improve security and increase convenience for benefit recipients.

This means anyone receiving Social Security Income (SSI) or other federal benefits must choose an electronic payment option - direct deposit to a personal account or to a Direct Express® payroll card. Those who have not chosen a payment option by March 1, 2013 will automatically

receive their money via the Direct Express® card to prevent any interruption in payment.

A change this big may seem daunting, but there are a number of advantages to making the switch to direct electronic payment. First, it eliminates the risk of stolen checks, helping to protect people from financial crime. It also allows faster, more immediate access to and greater control over benefit money. Also, any problems with electronic payments are fewer and much easier to resolve.

If you are currently receiving federal benefit income, it is recommended that you begin the enrollment process as soon as possible to ensure a smooth transition. To learn more, please visit www.godirect.org or speak with an Alabama Teachers representative.



Classic Cooking

Pie Crust: Chill all ingredients, including flour and vinegar. Combine flour, salt and sugar. Cut in shortening with a pastry blender until mixture resembles cornmeal. In another bowl, mix water and vinegar with the beaten egg. Add the liquid mixture, 1 tbsp at a time, to the flour mixture, tossing with a fork to form a soft dough.

Filling: Preheat oven to 450° F. Peel and slice apples. Sprinkle with lemon juice. Combine dry ingredients in large bowl and add apples. Toss to mix. Add vanilla and cream. Melt butter in heavy

Pie Crust:

- 3 cups all-purpose flour
- 1 teaspoon salt
- 1 teaspoon sugar
- 1 cup + 1 tbsp butter-flavored shortening
- 1/3 cup ice water
- 1 tbsp vinegar
- 1 egg, beaten

Filling:

- 6 cups apples
- 1/2 cup light brown sugar
- 1/2 cup sugar
- 1/4 cup all-purpose flour
- 1 tsp cinnamon
- 1/4 tsp nutmeg
- 1/4 tsp salt
- 1 tbsp lemon juice

Caramel Apple Pie

- 1 tsp vanilla
- 4 tbsp heavy cream
- 4 tbsp butter

Streusel Topping:

- 1/2 cup all-purpose flour
- 3 tbsp sugar
- 1 tbsp butter
- 2 toffee bars, crushed

skillet. Add apple mixture and cook approximately 8 minutes, to soften apples. Turn into pie shell.

Streusel Topping: Combine flour and sugar. Mix in butter with fork until coarse crumbs form. Stir in crushed toffee bars. Sprinkle over pie. Add top crust. Seal, flute edge and vent top. Brush with beaten egg white and sprinkle with sugar. Bake for 15 minutes. Reduce heat to 350° F and bake 45 minutes longer.

Source: Marles Reissland, FoodNetwork.com

The Classic Quarterly



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Reminders

- **Submit your favorite recipe** for your chance to win a \$10 deposit and be featured in the next issue of Classic Quarterly!
- **If your church is having an event** that will benefit the community this winter, let us know and it may be listed in the next issue.
- **Debit and credit cards** bearing our fresh, new look will be issued to cardholders throughout the remainder of 2012. There will be no change to PIN or card status; you will only need to activate your new card(s) as you would a standard reissue.

Visit atcu.com to download our Skip-a-Payment form!

- **For your security**, there is a daily debit card transaction limit of \$2000.
- **To keep your account** from becoming dormant, be sure to make a transaction (deposit or withdrawal) at least once a year.
- **Member Account Agreement & Disclosures** are available upon request.

Learn. Together.

Did you know? The Boston University Bridge (on Commonwealth Avenue, Boston, Massachusetts) is the only place in the world where a boat can sail under a train driving under a car driving under an airplane.