

The Classic Quarterly

fall 2015



“Wake up every morning with the thought that something beautiful is about to happen.”

CONTACT LOCATIONS

Gadsden
256.543.7040

Albertville
256.891.1611

Anniston
256.238.1161

Centre
256.927.7321

Fort Payne
256.997.9002

Oxford
256.831.2112

atcu.com

HOLIDAY CLOSINGS

Veterans Day
Wednesday, November 11th

Thanksgiving Day
Thursday, November 26th

Thanksgiving
Friday, November 27th

Christmas Eve
Thursday, December 24th

Christmas
Friday, December 25th



Financial Services

Investment/Insurance Article: Transitioning to Retirement

For most of us, planning for retirement is not on top of the “To Do” list. Fortunately, with a little preparation and careful planning, you may be able to avoid the pitfalls in working towards a secure retirement. For many workers, investing means having a portion of their paycheck systematically invested in an employer sponsored retirement account. Little thought is given to the retirement account after that. Saving for retirement is arguably the most important aspect in preparing for retirement. Having a carefully laid out plan may help smooth the transition from working to retiring. The sooner you devise a plan, the more time you have to explore and evaluate your options. Taking these steps might make the difference between a successful retirement and a disappointing one.

Seek Professional Advice

Preparing for retirement is not an easy process. With all of the information and products available today, developing a strategy that best suits your individual needs may be daunting. To avoid the headache of trying to tackle this task alone, seek the advice of a trained professional. Your credit union is staffed with an experienced financial professional who may be able to assist you identify investment goals, develop and implement a well-structured investment plan.

Test-Drive Your Budget

One of the most important steps in analyzing your retirement picture is being aware of your total household expenses. Unfortunately, many of us may not be aware of what our current lifestyle costs. In retirement, you may find it necessary to live on a smaller portion of your pre-retirement income. For example, if you plan on retiring on 85% of your current income, consider carving out 15% of your current income and investing it in your retirement account. This strategy may help you in preparation of living on a reduced income, potentially boost your overall retirement account balance, and possibly reduce your taxable income.

Sprint to the Finish Line

If you haven't begun saving for retirement, don't get discouraged. It's never too late.

Who Can Help Me?

As there often seems to be an insurmountable number of variables in navigating your retirement picture, the aid of an experienced financial professional can be an invaluable resource. Please visit JD Holt, our CFS* financial advisor, so that he may assist you in answering many of these difficult questions.

Contact ATCU Financial Services offered through CFS* at **256.439.3632** or **jholt@atcu.com** to schedule your complimentary consultation today.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. †For specific tax advice please consult a qualified tax professional.

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Ingredients:

- 2 pounds ground beef
- 1 envelope taco seasoning
- 1½ cups water
- 1 can (16 ounces) mild chili beans, undrained
- 1 can (15 ¼ ounces) whole kernel corn, drained
- 1 can (15 ounces) pinto beans, rinsed and drained
- 1 can (14 ¼ ounces) stewed tomatoes
- 1 can (10 ounces) diced tomato with green chilies
- 1 can (4 ounces) chopped green chilies, optional
- 1 envelope ranch salad dressing mix

Directions:

- In a Dutch oven, cook beef over medium heat until no longer pink; drain.
- Add taco seasoning and mix well. Stir in the remaining ingredients.
- Bring to a boil.
- Reduce heat; simmer, uncovered, for 15 minutes or until heated through, stirring occasionally.
- Yield: 6-8 servings (about 2 quarts).

Source: tasteofhome.com



The Benefits of EMV Chip Technology

To ensure that you, our members, feel safe and secure when using your ATCU Visa® Debit and Credit Cards, we are in the process of implementing the EMV (Europay, Mastercard and Visa), commonly referred to as the new “chip” card. EMV is a joint effort between the three to ensure a secure and global way for MasterCard and Visa to be accepted worldwide. This new form of payment will aid in protecting against fraud by enhancing the security of card transactions.

We are actively working to convert our ATCU Visa® Debit and Credit Cards to EMV. ATCU Visa® EMV Credit Cards will become available to members in October 2015 on reissues and new cards. ATCU Visa® Debit Cards will follow suit in the coming months. Watch for more details on EMV credit and debit card releases. We will also inform you when our Instant Issue EMV debit cards become available. Please [click here](#) for EMV Frequently Asked Questions (FAQs) for a better understanding of how this new technology will work to provide you with an additional layer of security when using your ATCU Visa® Debit and Credit Cards.

Southeastern Autumn Events

Oct 9-
Oct 11

Barber Vintage Festival Birmingham, Alabama

The festival includes road racing, motocross, cross country events, an air show, a swap meet with more than 250 vendors.

[Click for more info](#)

Oct 15

Art-toberfest Gadsden, Alabama

The Center for Cultural Arts will partner with Walnut Gallery for Art-toberfest. It will be a celebration of the art of the season.

[Click for more info](#)

Oct 17

Lobsterfest Anniston, Alabama

Festival with complete meals, live lobsters, handmade crafts, games and more! All money raised goes to Habitat for Humanity.

[Click for more info](#)

Reminders

Submit your favorite recipe

for your chance to receive a \$10 deposit and be featured in the next issue of Classic Quarterly!

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.

Master Account Agreement

& Disclosures is available upon request.

If your church or organization

is having an event that will benefit the community this winter, let us know and it may be listed in the next issue.



➤ Click to email us with your feedback.

This credit union is federally insured by the NCUA.

