

# The Classic Quarterly

spring 2015



“Hope appears on the horizon each morning in the form of a brand new day.”

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

## HOLIDAY CLOSINGS

Memorial Day  
Monday, May 25th

## Spring Automobile Loan

# Simply Driven.

## New & Used Auto Loans

### Passion, purpose, family - all things that drive you.

At Alabama Teachers, we are driven by these same elements. We are simply driven to provide you with the best tools and products that meet your lifestyle needs. Perhaps that includes your dream car, truck or SUV. We can help. Purchase a new or used vehicle this spring - or refinance your current vehicle - and enjoy a special rate for up to 60 months, with flexible terms and a fast decision made locally.

## apply now

Rates as low as  
**1.75% APR\***  
up to 60 months financing  
Offer good through 5-31

\*Must meet membership and credit requirements. APR=Annual Percentage Rate. Rate may vary based on each individual borrower's credit history and other underwriting factors. Offer is not applicable to existing ATCU loans, and may not be combined with other rate reducing offers. Term of up to 60 months for 2011-2015 model automobiles. Estimated repayment amount of \$17.42 per \$1,000 borrowed. Rates, terms, and conditions subject to change without notice. For more information, see an ATCU loan officer. **Federally insured by the National Credit Union Administration.**

Thank you to everyone who joined us for the 2015 Annual Membership Meeting on February 11th and congratulations to all of our winners!



1.800.470.0704 | [atcu.com](http://atcu.com)



## Top 10 Things to do Before You Retire:

### 1. Prepare a balance sheet:

Assets vs. Liabilities. Assets include personal possessions of values, such as cash, real estate and investments. Liabilities are your debts and obligations.

### 2. Get rid of debt:

In a perfect world, head into retirement with zero debt. Psychologically, it is very comforting. Consider going after the debts with the highest interest rate first and paying of your mortgage last since it is probably the lowest rate.

### 3. Assess life insurance needs.

### 4. Look into long-term care insurance.

### 5. Review estate plan:

Everyone needs an updated will, power of attorney and advanced medical directive. The biggest mistake may be not having updated beneficiaries on retirement plans or having the beneficiary as the estate.

### 6. Prepare a financial plan:

Sit down with a financial professional and map out your retirement goals.

### 7. Prepare a budget:

Look at your expenses on a monthly basis, six months prior to retiring. Some costs may go down; however, many underestimate the expense of travel in retirement and the increasing costs of medical coverage.

### 8. Decide how you are going to spend your time:

What are you going to do the first 6-12 months in retirement? What about your plans for the rest of your retired life? Many people become bored after retiring. It's OK (*and even exciting*) to go back to school or even the workplace.

### 9. Cash reserves:

Consider opening up a line of credit to boost your cash reserves to cover at least 6 months of living expenses.

### 10. Evaluate sources of income and revise investment strategy:

It may be beneficial to tap your assets in a specific order. Ask your tax advisor what makes sense for you. Also, your portfolio may need to shift to a more conservative income producing portfolio. Talk to your financial professional. They can work with you to assess your risk tolerance and recommend investment products that will help you meet your income needs in retirement.

Contact **J.D. Holt**  
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Contact **ATCU Financial Services** offered through CFS\* at **256.439.3632**  
or [jholt@atcu.com](mailto: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.

# Classic Cooking



# Loaded Deviled Eggs

### Ingredients:

- 12 large eggs (hard-boiled, cooled & halved)
- 2 teaspoons finely shredded mild cheddar cheese
- 6 slices bacon (cooked crisp & crumbled)
- 2 teaspoons fresh chives
- ¼ cup sour cream or ¼ cup buttermilk
- paprika

**Directions:** Transfer egg yolks from halves to mixing bowl & combine with remaining ingredients. Add the sour cream or buttermilk last & use more as needed to reach desired smoothness. Spoon yolk mixture into halves. The bulk will have grown substantially, so pile it high & “dust” with a sprinkle of paprika.

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

## Southeastern Spring Events



Apr 10-  
Apr. 11

### Tri-State BBQ Festival Dothan, Alabama

Food and music festival featuring a sanctioned barbecue competition. Spectators can enjoy tasting BBQ while listening to music.

Click for  
more info

Apr 1-  
May.8

### The Nature of Pale: Science Meets Art Gadsden, Alabama

This free exhibit merges art with science, providing an interesting outing for the entire family.

Click for  
more info

May 15-  
May. 17

### The Hangout Music Festival Gulf Shores, Alabama

This weekend music festival features an impressive lineup of bands and musicians performing on the white-sand beaches of the Gulf.

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 summer, let us know and it may be listed in the next issue.

## Debit Credit Card Contact Information

Alabama Teachers would like to remind you that your debit and credit cards are monitored for fraudulent activity 24 hours a day, 7 days a week. We work diligently to ensure that you, our members, always feel safe and secure when using your debit and credit cards. We also encourage you to notify us if you are planning on traveling outside of your normal area of residence. This will help to protect your debit or credit card from being blocked by our fraud department while you are traveling. If you receive a message regarding activity on your account or you are traveling within the United States and your card is being declined you may contact our Fraud Alert Management team at 1-888-241-2440 for debit card usage or 1-800-437-9392 for credit card usage. If you are traveling outside of the United States you may contact Fraud Alert Management at 1-909-941-1034 for debit card usage or 1-727-227-2447 for credit card usage. This information can also be located on our website.



# Let's Get Social



➤ Click to email us with your feedback.



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