

“Adopt the pace of nature: her secret is patience.”
- Ralph Waldo Emerson

2015 Annual Meeting

Wednesday
February 11th
Gadsden, Convention Hall

Please Join Us. Registration **3PM** Business Meeting **4PM**

We
are all
Teachers.

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

Martin Luther King Jr. Day
Monday, January 19th

President's Day
Monday, February 16th

What is a 529 College Savings Plan?

A 529 College Savings Plan (529 Plan) is a tax-advantaged educational savings plan operated by a state or educational institution designed to help families set aside funds for future college costs.

Can I only use the 529 Plan funds to pay for tuition?

No. Your 529 Plan savings can be used for all qualified higher-education expenses such as books, room and board, computer equipment, and required supplies.

If my child/grandchild receives a scholarship or decides not to go to college, do I lose the money?

No. A 529 Plan has more flexibility than you may think. Assets may be used for graduate school, or vocational and technical schools. The funds may also be transferred to another beneficiary in the same family, or returned to you and non-qualified withdrawals may result in income taxes and a 10% penalty being imposed on earnings.

Contact **J.D. Holt**
for more information

jholt@atcu.com **256.439.3632**

Insurance & Investments

*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. †Investors should consider investment objectives, risks, and charges associated with Section 529 plans prior to investing. More information about municipal fund securities is available in the issuer's official statement which should be read carefully prior to investing. Most 529 plans are sponsored and administered by states. State tax benefits vary among the states, and some offer residents additional tax benefits if they invest in their own state plan. Please consult a tax professional for specific tax advice.

Classic Cooking



Ingredients:

2 cups chopped cooked ham
1 tablespoon vegetable oil
3 cups chicken broth
2 (16-oz) packages frozen chopped turnip greens

2 (15.5-oz.) cans cannellini beans, drained and rinsed
4 cups frozen diced onion, red and green bell peppers, and celery

1 teaspoon sugar
1 teaspoon seasoned pepper

Directions: Saute ham in hot oil in a Dutch oven over medium-high heat 5 minutes or until lightly browned. Add broth and remaining ingredients; bring to a boil. Cover, reduce heat to low, and simmer, stirring occasionally, 25 minutes.

Source: myrecipes.com

Southeastern Winter Events

Jan.9-
Mar.16

Wild Cave Tour

Fort Payne, Alabama (Manitou Cave)

Go beyond where the average tourist explores! This adventure is for those of you ready to get dirty and explore every inch of the cave!

Click for more info

Feb.17

Mardi Gras Day

Mobile, Alabama

This magnificent celebration lasts for over two and a half weeks and culminates on Fat Tuesday, the day before Lent.

Click for more info

Mar.20-
Mar.22

63rd Annual Arts & Crafts Festival

Fairhope, Alabama

More than 230 exhibitors from throughout the nation will bring their best works to show and sell at this prestigious juried show.

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.

Member Account Agreement

& Disclosures are available upon request.

If your church or organization

is having 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 National Credit Union Administration.