Rates as low as up to 10 months financing

*Must meet membership and credit requirements. Some restrictions may apply. APR = Annual Percentage Rate. Monthly payment of \$10.14 per \$100 borrowed term. Rates subject to change without notice. See a loan officer for



In order to participate in this special program, complete and return the Skip-A-Payment form to your local ATCU office no later than November 15th.

Members in good standing can skip their December loan payment(s).

A \$10 fee will be assessed per loan if the Skip-a-Payment form is received after November 15th. NO FORMS WILL BE ACCEPTED AFTER DECEMBER 15, 2014. *By signing, you and any cosigners authorize Alabama Teachers Credit Union to advance the due date on the loan(s) specified by one month. Interest will continue to accrue on the balance of the loan from the last payment date. Loans must be current to qualify. All other terms and conditions of the loan(s) will remain. Loans excluded from this offer are Visa® Credit Cards, real estate loans, single pay loans, workout loans, business loans, or lines



Instant Issue VISA® Debit/ATM Cards available at all offices coming in December. Get your VISA® Debit/ATM Card and Personal Identification Number (PIN) the same day you open your account with our new Instant Issue VISA® Debit/ATM Cards. Use your card the same day you open your

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LASSROOM

Contest are heading your way,

don't miss your chance to win your dream present this year!

- Tyler Woodley

/ASAURUS

checking account at stores, businesses, or the ATM. Our Instant Issue program is also convenient for lost or stolen cards or PINs.

so send us a photo of you in your

Win a \$25 deposit.

costume by November 5th to enter for the chance to

Savasaurus Members, start practicing your

Enter for the chance to win

from ATCU! Download a supply

for your classroom and a pizza party

\$200 worth of supplies

Benefits include: - No more waiting 10 or more days for your debit card and PIN to arrive by mail. - Convenience of having immediate access to your funds with your debit card. - If card is lost or stolen, new replacement cards are available with no wait.

- Security of having your debit card and PIN in hand before you leave the branch. Instant Issue cards are available at all of our Alabama Teachers locations.

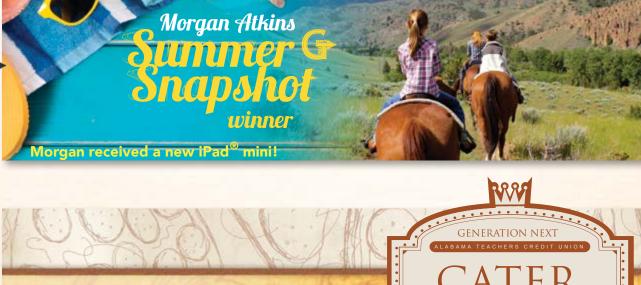
Avoid the Wait







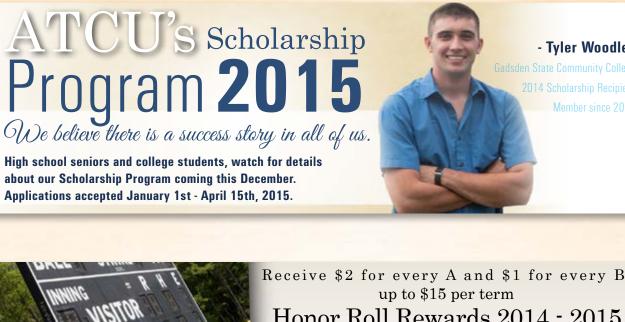


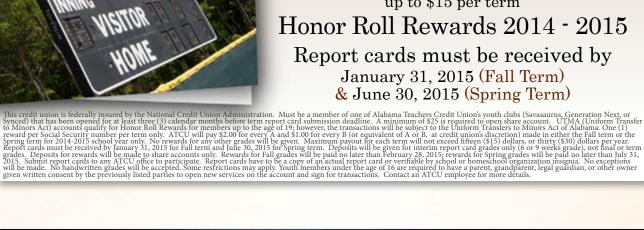




DIMMB39C







Complimentary, No Obligation Seminar

Tuesday, October 14th - Noon

Gadsden Country Club

1884 Rainbow Dr.

Gadsden, AL 35901





For more information on these promotions, please visit www.atcu.com/personal/youth-accounts



Locally, as a member of Alabama Teachers Credit Union, you and your Local Service. financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global **GLOBAL GOOD.** good each and every day. That's definitely something to celebrate. As a proud participant of International Credit Union Day, we invite you to join us October 16th. Enjoy refreshments and giveaways as we learn more about the difference credit unions make at home and abroad.

• Get a 10% discount on select regularly priced Sprint monthly service

and to start saving with the Sprint Credit Union Member Discount.

James M. Barrie Center Kickoff Classic for the Kids

Alabama Teachers was a proud sponsor of this year's James M. Barrie Center Kickoff Classic for the Kids! The tournament was a great success and raised funds to support the Barrie Center with their mission of serving children through age 17 by providing forensic interviews, counseling, support and education when allegations of sexual and/or physical abuse have been made. The Barrie Center also provides educational training to the community, schools, churches and youth serving organizations regarding mandatory reporting laws, protecting our children and other topics focused on child abuse education and prevention. We are proud to say that over \$19,000 was raised!

Hosted by CFS* Financial Advisor **JD Holt**

Regional Vice President **Jeff Nance**, **CRPC****

Join the Sprint Network and Save

There are two ways to save with Sprint:

fast, reliable, 4G LTE network.

Individuals

Business

Pediatric Dentistry East PC officially opened its doors on August 1, 2013. They provide quality dental care for infants, children, and adolescents as well as other age groups with special health care needs in a fun and friendly environment. Drs. Leanne Bowman and Sue Nimer specialize in education,

Sprint • Have your activation fee on new lines waived (up to \$36 in savings) • Have your upgrade fee waived (up to \$36 in savings) • Use Corporate ID: NACUC_ZZM to claim your discount • Get a 15% discount on select regularly priced Sprint monthly service



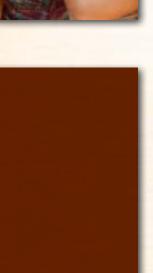
• Have your activation fee on new lines waived (up to \$36 in savings) • Have your upgrade fee waived (up to \$36 in savings) • Use Corporate ID: NACUC_ZDS_ZZM to claim your discount **Credit Union Member Verification** Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership: **1.** Free Love My Credit Union Rewards app for Android and/or iPhone. • iPhone users find it at the Apple App Store. • Android users find the app in Google Play. • Search for "Love My Credit Union Rewards." • You will be prompted to black out all confidential information within the app. 2. Visit www.Sprint.com/verify from a mobile device. Black out all confidential information on your documentation prior to faxing. **3.** Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card: http://www.sprint.com/. Start getting clearer calls, fewer dropped calls and a faster network today with Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more

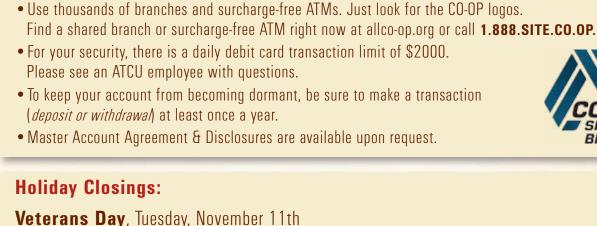
Tired of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service - all while enjoying Sprint's



Section Section Section Section 1

You Tube





FOR YOUR INFORMATION

Christmas Day, Thursday December 25th

Thanksgiving Day, Thursday, November 27th

Christmas Eve, Wednesday, December 24th

Thanksgiving, Friday, November 28th

MEMBERSHIP - 22,180 BOARD OF DIRECTORS Tony Reddick - Chairman Jean Watson - Vice Chairman ASSETS - \$254,085,606 Carolyn Parrish - Secretary **Danny McCoy**

Sonny Kirby MEMBER INFORMATION Steve Massingill **CONNECTION Chuck Roden** 800.910.4808 (24 Hour Account Information) This credit union is federally insured by the National Credit Union Administration.



SUPERVISORY COMMITTEE

Scott Hindsman

Jody Willoughby

Virginia Sims

ATCU.COM 800.470.0704