

# Connected

ALABAMA TEACHERS CREDIT UNION

FALL 2014

“Autumn...  
the year's last, loveliest smile.”  
-William Cullen Bryant

## HOLIDAY LOANS

Rates as low as

# 3.00% APR\*

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 for a 10 month term. Rates subject to change without notice. See a loan officer for additional details.

## SKIP-A-PAYMENT

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

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.**

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, medical loans, business loans, or lines of credit. GAP insurance may not apply to the extended loan term. If paying a \$10 fee through a transfer from an ATCU share or share draft account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. The primary and all joint/co-signing members/owners must sign the request form to skip the loan(s). Subject to credit union terms and conditions, may be changed without prior notification.

## INSTANT ISSUE

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

**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.**

**DINO COLORING CONTEST WINNERS**

Ava Ann Logan Gadsden Winner    Landon Beck Albertville Winner    Marley Keel Anniston Winner    Kadie Henderson Centre Winner    Brooklyn Mackenzie Oxford Winner    Kyle Caminiti Fort Payne Winner

**Halloween** is almost here so send us a photo of you in your costume by **November 5th** to enter for the chance to **Win a \$25 deposit.**

**halloween costume contest**  
ends November 5th

**Savasaurus Members, start practicing your artwork and watch your mailbox for details.**

**Christmas CARD Contest**

**Morgan Atkins Summer Snapshot winner**

Morgan received a new iPad® mini!

**Enter for the chance to win \$200 worth of supplies** for your classroom and a pizza party from ATCU! Download a supply list and submit to any office by **November 5th** to enter.

**CATER TO MY CLASSROOM**

**WHAT ARE YOU DREAMING OF?**

Details for our "Dreaming of..." Contest are heading your way, don't miss your chance to win your dream present this year!

**ATCU's Scholarship Program 2015**

We believe there is a success story in all of us.

**- Tyler Woodley**  
Gadsden State Community College  
2014 Scholarship Recipient  
Member since 2011

High school seniors and college students, watch for details about our Scholarship Program coming this December. Applications accepted January 1st - April 15th, 2015.

Receive \$2 for every A and \$1 for every B up to \$15 per term

**Honor Roll Rewards 2014 - 2015**

Report cards must be received by **January 31, 2015 (Fall Term) & June 30, 2015 (Spring Term)**

This credit union is federally insured by the National Credit Union Administration. Must be a member of one of Alabama Teachers Credit Union's youth clubs (Savasaurus, Generation Next, or Synced) that has been opened for at least three (3) calendar months before term report card submission deadline. A minimum of \$25 is required to open share account. \*D.M.A. (Uniform Transfer to Minors Act) account qualify for Honor Roll Rewards for members up to the age of 19. However, that transactions will be subject to the Uniform Transfers to Minors Act of Alabama. One (1) reward per Social Security number per term only. ATCU will pay \$2.00 for every A and \$1.00 for every B (or equivalent of A or B, at credit union's discretion) made in either the Fall term or the Spring term for 2014-2015 school year only. \$20 rewards for any other grades will be given. Maximum payout for each term will not exceed fifteen (\$15) dollars, or thirty (\$30) dollars per year. Report cards must be received by January 31, 2015 for Fall term and June 30, 2015 for Spring term. Deposits will be given for interim report card grades only (6 or 9 weeks grade), not final or term grades. Deposits for rewards will be made to share accounts only. Rewards for Fall grades will be paid no later than February 26, 2015; rewards for Spring grades will be paid no later than July 31, 2015. Submit report cards to any ATCU office to participate. Report cards have to be a copy of an actual report card or verifiable by school or homeschool organization (parent). No exceptions will be made. No handwritten grades will be accepted. Some restrictions may apply. Youth members under the age of 16 are required to have a parent, grandparents, legal guardian, or other owner given written consent by the previously listed parties to open new services on the account and sign for transactions. Contact an ATCU employee for more details.

For more information on these promotions, please visit [www.atcu.com/personal/youth-accounts](http://www.atcu.com/personal/youth-accounts)

**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, prevention, and quality dental care while offering the latest in innovation and technology. An ATCU Business Services member for 2 years this November, they love the very helpful and friendly Alabama Teachers Business Services Department.

For more information on Pediatric Dentistry East PC, **Click Here.**

**Business Corner**  
To learn more about our Business Services Department, email [businessdept@atcu.com](mailto:businessdept@atcu.com)

**Social Security: Seven keys to enhancing your benefits**  
A workshop to help you make the right decisions

Hosted by CFS® Financial Advisor **JD Holt** & Allianz Life Financial Services, LLC  
Regional Vice President **Jeff Nance, CRPC®**

**Complimentary, No Obligation Seminar**  
Tuesday, October 14th - Noon  
**Gadsden Country Club**  
1884 Rainbow Dr.  
Gadsden, AL 35901

**RSVP REQUIRED** BY OCTOBER 7TH  
Limited to first 100 responses

Locally, as a member of Alabama Teachers Credit Union, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global 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.

**Join the Sprint Network and Save**

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 fast, reliable, 4G LTE network.

There are two ways to save with Sprint:

**Individuals**

- Get a 10% 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\_ZZM to claim your discount

**Business**

- 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](http://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](http://LoveMyCreditUnion.org/Sprint) to learn more 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!**

**Let's Get Social**

Facebook    Twitter    YouTube    Instagram

**FOR YOUR INFORMATION**

- Use thousands of branches and surcharge-free ATMs. Just look for the CO-OP logos. Find a shared branch or surcharge-free ATM right now at [alco-op.org](http://alco-op.org) or call **1.888.SITE.CO.OP.**
- For your security, there is a daily debit card transaction limit of \$2000. Please see an ATCU employee with questions.
- 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 are available upon request.

**Holiday Closings:**

**Veterans Day, Tuesday, November 11th**

**Thanksgiving Day, Thursday, November 27th**

**Thanksgiving, Friday, November 28th**

**Christmas Eve, Wednesday, December 24th**

**Christmas Day, Thursday December 25th**

**MEMBERSHIP - 22,180**

**ASSETS - \$254,085,606**

**MEMBER INFORMATION CONNECTION**  
**800.910.4808**  
(24 Hour Account Information)

**BOARD OF DIRECTORS**  
Tony Reddick - Chairman  
Jean Parrish - Vice Chairman  
Carolyn Parrish - Secretary  
Danny McCoy  
Sonny Kirby  
Steve Massingill  
Chuck Roden

**SUPERVISORY COMMITTEE**  
Scott Hindsman  
Virginia Sims  
Jody Willoughby

This credit union is federally insured by the **National Credit Union Administration.**

**ATCU.COM**  
**800.470.0704**