

Connected

ALABAMA TEACHERS CREDIT UNION

SPRING 2014



*“Life stands before me like
an eternal spring with
new and brilliant clothes.”*

– Carl Friedrich Gauss

Enjoying the sights and smells of blossoming flowers, picnics on warm afternoons, and long evenings spent outdoors with family are all things we enjoy about spring.

Your family at Alabama Teachers wants to give you more things to appreciate about this season, starting with our spring promotions. Take advantage of our Automobile Loan Special featuring rates as low as 1.99% APR for up to 60 months financing on new and used vehicles. Watch your mailbox in the days ahead or see

page 2 for additional details on this offering. Also, if you are looking to consolidate payments, check out our great rate on Credit Card Balance Transfers going on now until April 15th. More information can be found on page 2.

So, this spring, make the most out of your long, warm & sunny days. Look not only to the outdoors for the regenerative effects of spring, but also to the new and exciting things happening at your credit union.

Credit Card Balance Transfer

Switch to an Alabama Teachers Visa® Credit Card.

2.99% APR*
for six (6) months on any single balance transfer made until April 15th

After the promotional period, our standard rate between **9.90% - 11.90% APR** will apply, depending on your eligibility.

Must meet membership and credit requirements. *APR-Annual Percentage Rate. The promotional rate will convert to the standard rate of 9.90%-11.90% APR, depending on eligibility, at the end of the six (6) month promotional period (October 2014). Offer good on initial transfer only. Purchases excluded. Offer applies to non-ATCU card balance transfers only. Offer subject to change without notice. For terms and conditions, contact an ATCU representative.

NCUA Federally insured by NCUA | Equal Opportunity Lender



Show off your creativity and enter our

DINO COLORING CONTEST

Win **25\$**

Contest Begins May 15th

Show us your best artwork and be entered in our **Dinosaur Coloring Contest!** One winner from each of our six branches will receive a \$20 deposit into their account, and everyone who participates will receive a \$5 deposit. **Hurry! Contest ends July 15th.**



Savasaurus Members

James Family
Gadsden, AL



NCUA Federally insured by NCUA | Equal Opportunity Lender

Rates as low as **1.99% APR***
up to 60 months financing

Our "rates are great."
But, don't just take our word for it, ask the **James family**, Gadsden members.

If you are in the market for a new or used automobile, take advantage of our **Spring Auto Loan Special** with rates as low as **1.99% APR*** for up to 60 months.

New & Used Auto Loans

Must meet membership and credit requirements. APR-Annual Percentage Rate. Rates subject to change without notice. No further discount on rate available. Special does not apply to existing ATCU loans. Repayment amount - \$17.53 per \$1000 borrowed for a 60 month term. Advertised rates are available for up to a 60 month term on 2010-2014 automobiles only. For terms and conditions, see an ATCU loan officer.

Offer good 4/15 through 6/30



Contest Begins May 15th

Summer Snapshot Contest

Send us a photo of yourself on summer vacation or during your summer break from school to become automatically entered in our Summer Snapshot Contest! One member will win a new iPod mini along with other essential summer goodies! All participants will receive a \$5 deposit. **Contest ends July 15th.**

Gen Next Members

2014 Annual Meeting Highlights

Thank you to everyone who joined us for the 2014 Annual Membership Meeting on March 5th and congratulations to all of our winners!

Congratulations to **Mary Johnson**, this year's 55" Flatscreen TV Winner!



NIGHT TOWN ON THE TOWN

DINNER • LIMO • FRIENDS

GOING ON NOW

Exclusively for one lucky Synced member – Open a new Synced account or add an additional approved service to your existing Synced account by May 15th to be entered in a drawing to win dinner and a limo ride with up to 3 of your friends!

Synced Members

I RELAY!



What's Your Super Power?

RELAY FOR LIFE



You Can Help

Check with one of our local branches for details on your area Relay and assist ATCU with our fundraising efforts.



ATCU's High School & Collegiate Scholarship Program

High school seniors and college undergraduates -

Apply by April 15th for your chance to be awarded one of seven \$3000 scholarships.

Visit our website for an **application packet** and **official rules**.

NCUA Federally insured by NCUA | Equal Opportunity Lender

Reminder: Report cards for the Spring term must be turned in by June 30th for Honor Roll Rewards.

See our website for details. For more information on our youth accounts and current promotions, visit www.atcu.com/personal/youth-accounts



Open a new youth account or add an additional approved service* for your chance win a weekend trip to the beach.*

join us

NATIONAL CREDIT UNION YOUTH WEEK
APRIL 20-26, 2014

*See ATCU employee for additional details and Official Rules.

Insurance & Investments

Dividends
41%

About Our CFS* Representative

J.D. is devoted to helping members prepare for the unexpected. He creates structured financial plans, designing investment strategies that are both cost effective, and that protect clients from uncertainty in the market. He understands the intricacies of estate planning, retirement income planning, and asset allocation. J.D. works to simplify even the most complex issues for the members he serves.

Contact **J.D. Holt** jholt@atcu.com
for more information **256.439.3632**

Credentials

- Investment Registered Representative through CUSO Financial Services, L.P. (CFS*), our broker dealer
- Alabama Teachers Credit Union - Financial Services
- Active securities licenses (Series 7 & 63)
- Long-term care (health) insurance licensed
- B.S. from University of West Alabama
- Master of Science Degree from Auburn University
- Covers all ATCU branches
- Licensed to conduct securities business in Alabama & Georgia
- Life and health insurance licensed in Alabama & Georgia



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC 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.



Our Members can save with Sprint

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, Alabama Teachers thinks it might be time to start saving with the Sprint Credit Union Member Discount. Take advantage of these Sprint savings today and remember to verify your credit union membership. (Details below.)

You or your business could save hundreds each year with these discounts:

Personal – Save 10%

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: **NACUC_ZZM** to claim your discount

Business – Save 15%

- 15% discount on select regularly priced Sprint monthly service
 - Waived activation fee on new lines (up to \$36 in savings)
 - Waived upgrade fee (up to \$36 in savings)
 - Unlimited data available on select phone plans
 - Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
 - Use Corporate ID: **NACUC_ZDS_ZZM** to claim your discount
- Visit LoveMyCreditUnion.org/Sprint to start saving with the Sprint Credit Union Member 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 Invest in America 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 "Invest in America."
 - 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/>.
4. Fill out and fax the Sprint verification form and supporting documents to Sprint Corporate
Accounts: 913.523.1987 or toll free: 877.687.8211. Black out all confidential information on your documentation prior to faxing.

Debit & Credit Card Fraud Monitoring

Alabama Teachers would like to send you a friendly reminder 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 **888-241-2440** for debit card usage or **800-437-9392** for credit card usage. If you are traveling outside of the United States you may contact Fraud Alert Management at **909-941-1034** for debit card usage or **727-227-2447** for credit card usage. This information can also be located on our website at: www.atcu.com/lost-or-stolen-card.html.

for your Information

• Six Flags & Splash Adventure tickets will be available for purchase in May!

• Access your account from any location in the Credit Union Service Center (CUSC) network. To find a location near you, visit cuservicecenters.com or call 800.919.CUSC (2872).



BOARD OF DIRECTORS

Tony Reddick - Chairman
Jean Watson - Vice Chairman
Carolyn Parrish - Secretary
Danny McCoy
Sonny Kirby
Steve Massingill
Chuck Roden

SUPERVISORY COMMITTEE

Mac Sawyer - Chairman
Scott Hindsman
Virginia Sims

HOLIDAY CLOSINGS

Monday, May 26
Memorial Day
Friday, July 4th
Independence Day

MEMBER INFORMATION CONNECTION

800.910.4808
(24 Hour Account Information)
TOLL FREE NUMBER
800.470.0704
(Direct to Gadsden Office)

MEMBERSHIP - 21,681 ASSETS - \$248,965,645

ATCU.COM
800.470.0704