

Connected

ALABAMA TEACHERS CREDIT UNION

WINTER 2015

“ Winter is the time for comfort,
for good food and warmth,
for the touch of a friendly hand and
for a talk beside the fire; it is the time for home.”

- Edith Sitwell

Annual Meeting

2015 Annual Meeting
Wednesday
February 11th
Gadsden, Convention Hall

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

We are all Teachers.

Credit Card Balance Transfer Promotion

Beginning January 15th,
switch to an Alabama Teachers Credit Union Visa®
Credit Card and take advantage of **1.90% APR*** for six
months on any single balance transfer made until March
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 6 month promotional period (September 2015). Offer good on initial transfer only. Purchases excluded. Offer applies to non-ATCU card balance transfers only. Offer, rates, terms and conditions are subject to change without notice. For terms and conditions, contact an ATCU representative.



Instant Issue

Avoid the Wait

Instant Issue VISA® Debit/ATM Cards now available at all offices.

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.

Mobile Banking Coming Soon



Look for an Alabama Teachers app for iPhones and Androids coming in February. Watch for details!

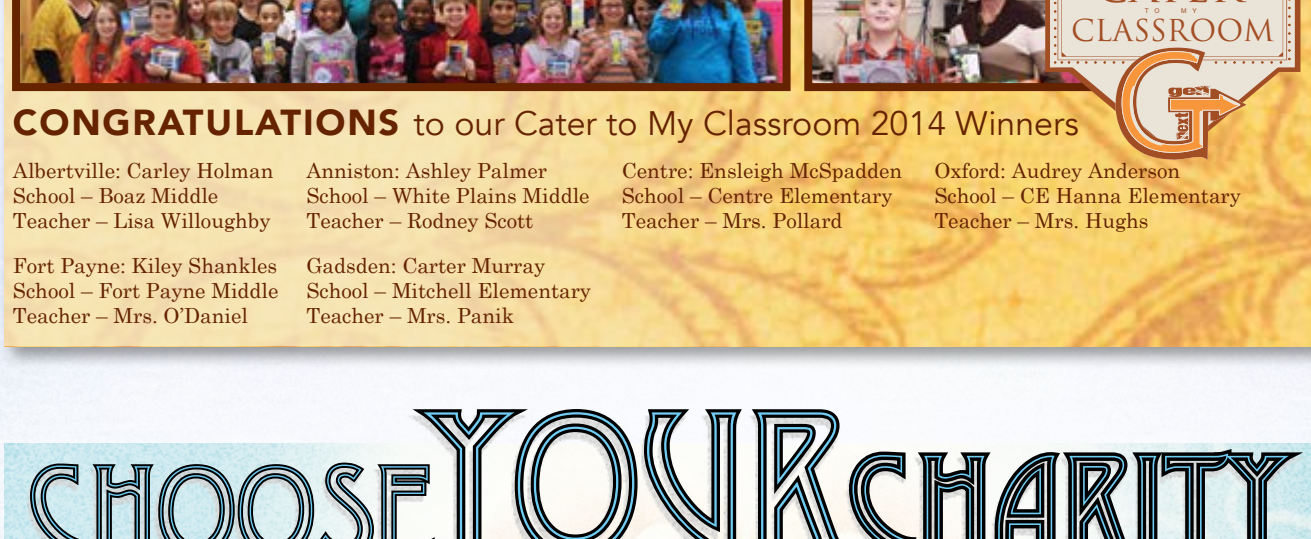


halloween costume contest WINNERS
Congratulations

Ava Ann Logan Gadsden Winner Tanner Kelley Albertville Winner Elyse Dina Bonds Anniston Winner Cannon Crane Centre Winner Morgan Boswell Robertson Oxford Winner Olivia Hall Fort Payne Winner



Pet Picture Contest starting January 15th! Watch your mailbox for details.



CONGRATULATIONS to our Cater to My Classroom 2014 Winners

Albertville: Carley Holman School - Boaz Middle Teacher - Lisa Willoughby
Anniston: Ashley Palmer School - White Plains Middle Teacher - Rodney Scott
Centre: Enleigh McSpadden School - Centre Elementary Teacher - Mrs. Pollard
Oxford: Audrey Anderson School - CE Hanna Elementary Teacher - Mrs. Hughs
Fort Payne: Kiley Shankles School - Fort Payne Middle Teacher - Mrs. O'Daniel
Gadsden: Carter Murray School - Mitchell Elementary Teacher - Mrs. Panik



CHOOSE YOUR CHARITY
Choose your Charity Contest begins January 15th. Watch for details on how you can win \$150 for the charity of your choice and \$50 for yourself!



ATCU's Scholarship Program 2015
We believe there is a success story in all of us.

High school seniors and college undergraduate, apply now.
Applications accepted through April 15th, 2015.



- Tyler Woodley
Gadsden State Community College
2014 Scholarship Recipient
Member since 2012

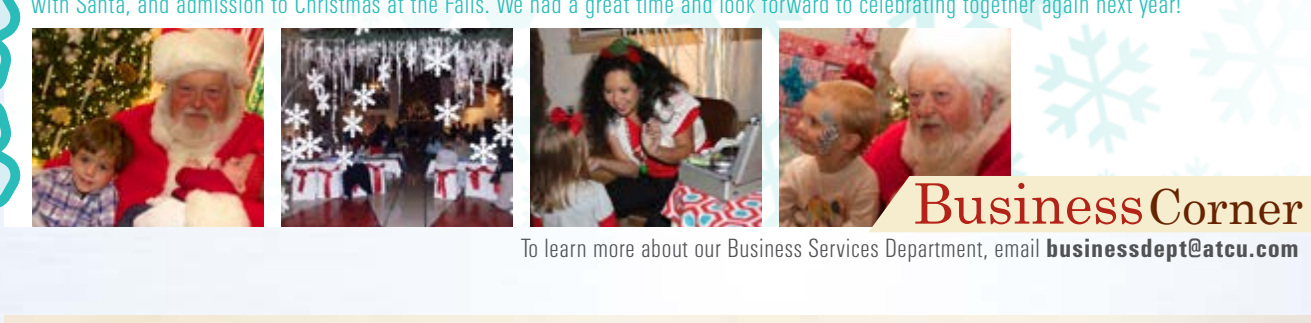


Honor Roll Rewards 2014 - 2015 REMINDER:

Report cards for the Fall term must be turned in by January 31st.

See our website for details.

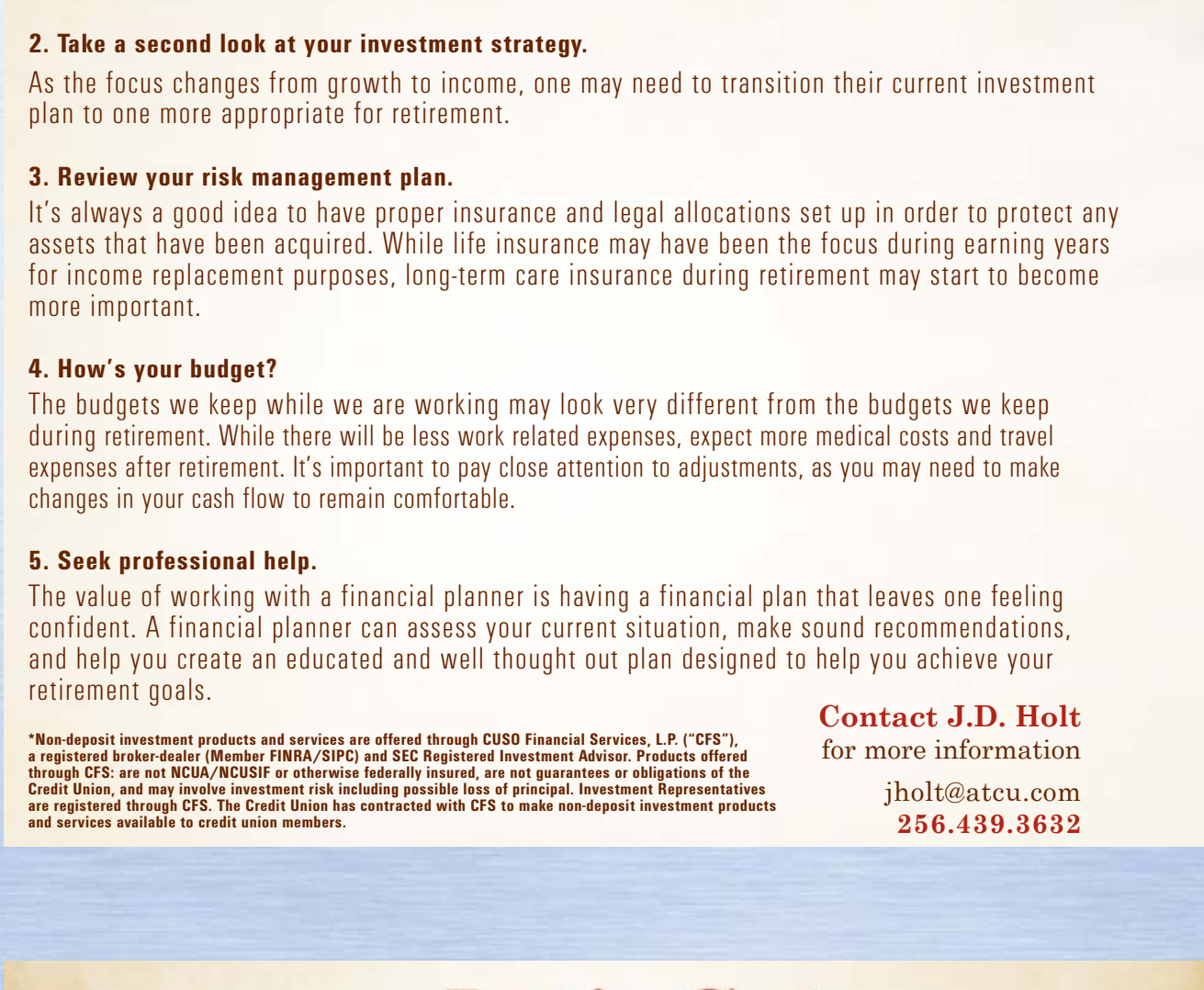
For more information on these promotions, please visit www.atcu.com/personal/youth-accounts



This December, the Alabama Teachers Business Department hosted its 3rd annual Christmas event for local business owners, their staffs and families at Nocalula Falls. Attendees were treated to a variety of food and sweet treats, a hot cocoa and coffee bar, family pictures with Santa, and admission to Christmas at the Falls. We had a great time and look forward to celebrating together again next year!



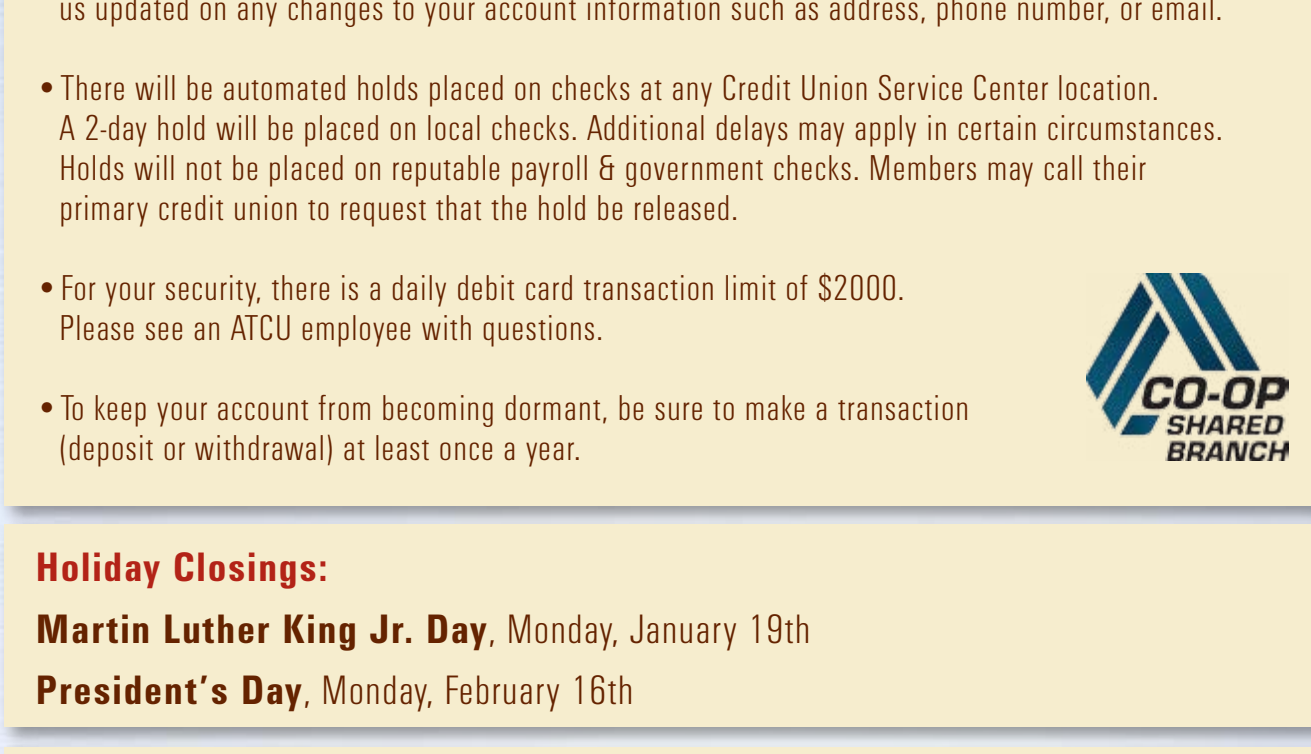
To learn more about our Business Services Department, email businessdept@atcu.com



Insurance & Investments
5 Financial Tips for anyone over 50

- 1. It's not too late.**
One may worry when reaching retirement age that it is too late to make sound financial plans. We believe that it's never too late to create a plan to successfully navigate the sometimes tricky financial waters.
- 2. Take a second look at your investment strategy.**
As the focus changes from growth to income, one may need to transition their current investment plan to one more appropriate for retirement.
- 3. Review your risk management plan.**
It's always a good idea to have proper insurance and legal allocations set up in order to protect any assets that have been acquired. While life insurance may have been the focus during earning years for income replacement purposes, long-term care insurance during retirement may start to become more important.
- 4. How's your budget?**
The budgets we keep while we are working may look very different from the budgets we keep during retirement. While there will be less work related expenses, expect more medical costs and travel expenses after retirement. It's important to pay close attention to adjustments, as you may need to make changes in your cash flow to remain comfortable.
- 5. Seek professional help.**
The value of working with a financial planner is having a financial plan that leaves one feeling confident. A financial planner can assess your current situation, make sound recommendations, and help you create an educated and well thought out plan designed to help you achieve your retirement goals.

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



It is important that we provide you with the best member service possible. Please be sure to keep us updated on any changes to your account information such as address, phone number, or email.

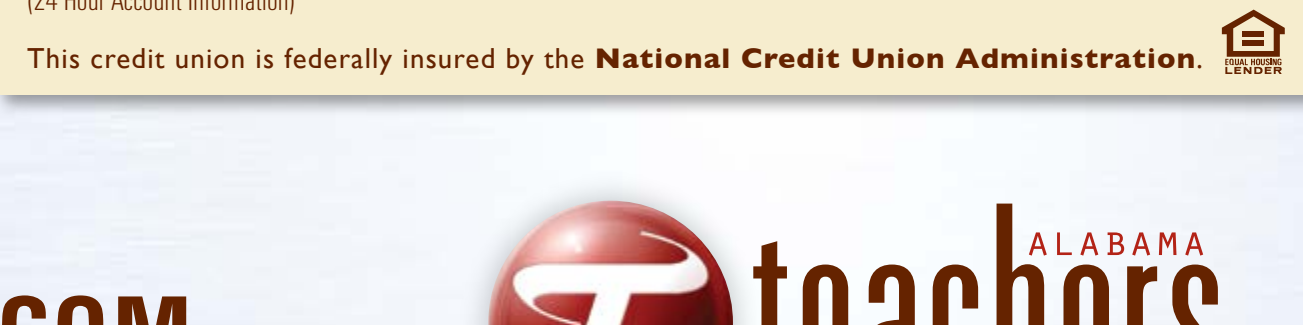
There will be automated holds placed on checks at any Credit Union Service Center location. A 2-day hold will be placed on local checks. Additional delays may apply in certain circumstances. A 2-day hold will not be placed on reputable payroll & government checks. Members may call their primary credit union to request that the hold be released.

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.



Holiday Closings:
Martin Luther King Jr. Day, Monday, January 19th
President's Day, Monday, February 16th



MEMBERSHIP - 22,315
ASSETS - \$250,211,594



MEMBER INFORMATION CONNECTION
800.910.4808
(24 Hour Account Information)

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



ATCU.COM
800.470.0704