

Connected

ALABAMA TEACHERS CREDIT UNION

FALL 2015

Clouds come floating into my life, no longer to carry rain or usher storm, but to add color to my sunset sky.
Rabindranath Tagore, Stray Birds

Holiday Loan Special

There is nothing better than experiencing the magic of the season and seeing the sparkle in their eye. Let us help make this holiday a memorable one with our loan special. Take advantage of rates as low as 3.00% APR and up to 10 months financing.

Offer good through December 20th.

Federally insured by the NCUA.

Must meet membership and credit requirements. Some restrictions may apply. *APR=Annual Percentage Rate. Repayment amount - \$10.14 per \$100 borrowed for a 10 month term. Rates, terms and conditions subject to change without notice. See a loan officer for additional details.

HOLIDAY LOANS

For the sparkle in their eye...



Click for
SKIP-A-PAYMENT Form

SKIP-A-PAYMENT PROGRAM

We have a special gift for you this holiday season

Eligible members can skip loan payments this holiday season. In order to participate complete a form (available at the link to the left or any ATCU office). All forms must be submitted 10 days before a loan payment is due. There is a \$25 processing fee per loan. Deadline to submit forms for the Skip-A-Payment program is December 15th.

Please see your loan officer if you have questions.



BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Scott Hindsman - Chairman
Virginia Sims
Jody Willoughby



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Federally insured by the NCUA

*By signing, you and any co-borrowers, co-signors, or guarantors, authorize Alabama Teachers Credit Union to advance the due date and maturity 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 or within (15) days of the due date and have had no more than (1) one (30) thirty-day extension in the past (12) twelve months 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 of credit. GAP insurance may not apply to the extended loan term. All borrowers must sign the request form to skip the loan(s). Subject to credit union terms and conditions, may be changed without prior notification. If funds for the processing fee are not available in the designated account at the time of processing, the Skip-A-Payment will not be completed.

Youth Clubs



Savasaurus Members:

Congratulations to our Dinosaur Coloring Contest Winners:

Albertville - Matthew Lackey

Centre - Shirah Frost

Gadsden - Willany Sayles

Anniston - Gauge Wildman

Fort Payne - Crimson White

Oxford - Gloria Talley

Halloween is upon us, so [click here](#) to send us a photo of you in your costume by November 5th to enter for the chance to win a \$25 deposit.



COMING SOON:

Christmas Card Contest! Start practicing your artwork and watch your mailbox for details.

Generation Next Members:

Blakeley Mobbs was the winner of our Summer Snapshot Contest! Blakeley is the brand new owner of an iPad® mini!

Don't forget to enter for the chance to win \$200 worth of supplies for your classroom and a pizza party with our Cater to your Classroom Contest!

[Download a supply list here](#)
and submit it to any office by November 5th to enter.

**Summer
SNAPSHOT
Winner**

**Blakeley
MOBBS**

COMING SOON:

Details for our Dreaming Of...Contest are heading your way. Don't miss your chance to win your dream present this year.

Synced Members:

High School Seniors & College Undergraduates
Watch for details about our 2016 Scholarship Program coming this December.

Applications will be accepted beginning in January.

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

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Upcoming Promotion

Report cards must be received by
January 29, 2016 (Fall Term)
& June 30, 2016 (Spring Term)

We believe that
hard work
should pay off.

Receive \$2 for every A and \$1 for every B. Honor Roll Rewards 2015 - 2016

Maximum payout for each term will not exceed fifteen (\$15) dollars, or thirty (\$30) dollars per year.

Learn Together

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. UTMA (Uniform Transfer to Minors Act) accounts qualify for Honor Roll Rewards for members up to the age of 19; however, the 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 2015-2016 school year only. No 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 29, 2016 for Fall term and June 30, 2016 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 29, 2016; rewards for Spring grades will be paid no later than July 29, 2016. 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 insignia. 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, grandparent, 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. Federally insured by the NCUA.

Synced & Collegiate Scholarship 2016

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

We will be awarding seven (7) \$3,000 scholarships to deserving high school seniors and college undergraduates.

Watch for details about our 2016 Scholarship Program coming this December.

Applications will be accepted beginning in January.

- Darcy Kate Erwin
Mississippi State University
Special Education Major
2015 Scholarship Recipient
Member Since 2013

“I am so grateful for this opportunity to expand my education through Alabama Teachers Credit Union.”



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Financial Services



Rookie Program of the Year

Alabama Teachers Credit Union Financial Services Department is recognized as top performer among hundreds of credit unions/banks across the country.

ATCU is proud to announce that its Financial Services Department, with investment products and services through broker-dealer and Registered Investment Adviser CUSO Financial Services, LP (CFS) received the 2014 Rookie Program of the Year Award at the CFS/SPF "Lead Forward!" 2015 Annual Conference, recently held in San Diego, California.

The award recognizes the significant growth and service excellence of a financial institution's investment and insurance program throughout the year.

The ATCU Financial Services Department has provided investment and insurance services to the credit union's member base across Northeast Alabama since 2013. Available offerings include retirement planning, wealth management, estate planning, business services, college savings, 401(k) and 457 rollovers, insurance, and more. We are honored to provide award-winning, top-caliber investment services to our members and thank each of you for the confidence you have placed in us to handle your investment and insurance needs.

If you are interested in more information about our Financial Services Department, please contact our CFS Financial Advisor, JD Holt, at **256.439.3632** or email jholt@atcu.com.

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

jholt@atcu.com **256.439.3632**

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), and Sorrento Pacific Financial, LLC ("SPF"), registered broker-dealers (Members FINRA www.finra.org /SIPC www.sipc.org) and SEC Registered Investment Advisors. Products offered through CFS/SPF: are not federally insured, are not guarantees or obligations of credit unions or banks, and may involve investment risk including possible loss of principal. Credit unions and banks contract with CFS/SPF to make non-deposit investment products and services available to credit union members or bank clients.



International Credit Union Day

On October 15, 2015, credit unions around the world will celebrate International Credit Union, ICU Day®. ICU Day® has been celebrated on the third Thursday of October since 1948. The day serves as a time to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those in the credit union industry and show members our appreciation. Be sure to stop by your local ATCU office on October 15th and follow the hashtag **#fuelitforward** on social media to find out how Alabama Teachers is emphasizing this year's theme of "People Helping People."



#fuelitforward

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



The Benefits of EMV Chip Technology

To ensure that you, our members, feel safe and secure when using your ATCU Visa® Debit and Credit Cards, we are in the process of implementing the EMV (Europay, Mastercard and Visa), commonly referred to as the new "chip" card. EMV is a joint effort between the three to ensure a secure and global way for MasterCard and Visa to be accepted worldwide. This new form of payment will aid in protecting against fraud by enhancing the security of card transactions.

We are actively working to convert our ATCU Visa® Debit and Credit Cards to EMV. ATCU Visa® EMV Credit Cards will become available to members in October 2015 on reissues and new cards. ATCU Visa® Debit Cards will follow suit in the coming months. Watch for more details on EMV credit and debit card releases. We will also inform you when our Instant Issue EMV debit cards become available. Please read below for EMV Frequently Asked Questions (FAQs) for a better understanding of how this new technology will work to provide you with an additional layer of security when using your ATCU Visa® Debit and Credit Cards.

EMV FAQs

What is Visa® Chip Technology?

Chip technology refers to the microchip found on credit and debit cards. Each time a chip card is used in-store, a unique one-time code is created and validated before transactional approval. When the same chip card is used again at a different location, a new unique-code is created. This feature makes it virtually impossible to duplicate with a counterfeit card.

How do you use a Visa® Chip Card?

Visa® Chip Cards can only be used in a chip-activated merchant terminal. All you have to do is insert your card in to the reader, chip-side up and follow the on-screen prompts. The card must stay inserted in the merchant terminal until the transaction is complete. Just remember to take your card with you when you leave.

What is a chip-activated merchant terminal?

A chip-activated merchant terminal is a payment terminal that is able to accept chip cards as well as cards with the magnetic stripe. All payment terminals are different; however, you will notice a slot where the chip card can be inserted into the machine for payment instead of swiping the stripe on the back of the card.

What if a customer has a credit or debit card with a magnetic stripe and no chip?

Chip-activated terminals are equipped to accept cards with a magnetic stripe by swiping the card on the terminal. Most financial institutions and merchants are currently in the process of replacing cards and terminals to ensure they are EMV ready. For the next few years, both types of cards will be in circulation.

Are there any additional fees associated with chip-enabled cards?

No additional fees apply to your card.

JOIN TO
SAVE

EMV
CHIP
TECH



Business Corner

Warm Hearts. Giving Hands. Caring People.



Mountain Cove is an Assisted Living Facility that serves all of Etowah and Cherokee counties, as well as surrounding areas. Mountain Cove is a different kind of assisted living home, nestled in the foothills of the Appalachian Mountains. The facility features an attractive, home-like atmosphere and genuine family feel. Mountain Cove is the lifestyle alternative for those who seek security, comfort and service within surroundings that are warm and inviting. Staff is provided 24 hours a day and are trained to meet every need of each resident.

Accommodations include spacious, private rooms & baths, complete meal service and snacks, housekeeping & laundry services. Room furnishings are available and there is an onsite beauty shop, comfortable sunroom and whirlpool. Some social amenities include open visitation, planned recreational, religious, and social activities. Personal Health Services feature assistance with medication, weight and blood pressure monitoring, assistance with activities of daily living such as bathing, dressing, and personal hygiene.

Mountain Cove's staff is dedicated to making their resident's lives full and enriched. They are prepared to assist with changes that may accompany the transition of moving, or simply offer encouragement needed to make the most of this new phase of life.

Mountain Cove was established 13 years ago and the owners, Brad and Kimberly Arledge, have been members of ATCU for over 12 years. When asked what they like most about the Business Services Department Kim states, "The whole staff have been so easy to work with. Each person has been so courteous and have gone out of their way to see that our loan was processed in a timely fashion. The Business Services Department is superb, with only our best interest in mind." Kim's background for the last 15 years has been in Physical Therapy, working primarily with the elderly. She views Mountain Cove as a true a blessing - the opportunity to continue to touch the lives of special people and their families. Mountain Cove has established a wonderful reputation within our community and abroad. Due to the growing population in need of assisted living services, there are plans for expansion in the near future. Mountain Cove is a member of the Assisted Living Association, as well as involved in local charity and community organizations.

For more information about Mountain Cove Assisted Living Facilities call 256-543-9991 or email mtncove@comcast.net. Everyone is invited for a personal tour of Mountain Cove; view the surroundings that make Mountain Cove a unique place to live.



Mountain Cove, LLC.
6330 U.S. Hwy 411
Gadsden, AL 35901
(256) 543-9991

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

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 allco-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.
- Member Account Agreement & Disclosures are available upon request

Membership 22,885

Assets \$258,530,597

Holiday Closings:

Veterans Day - Wednesday, November 11th
Thanksgiving Day - Thursday, November 26th
Thanksgiving - Friday, November 27th
Christmas Eve - Thursday, December 24th
Christmas - Friday, December 25th