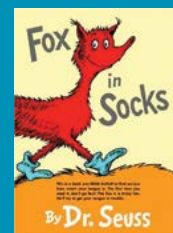
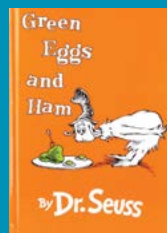
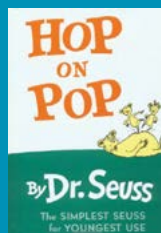


Dr. Seuss[™] Book Drive THANK YOU!



Learn Together



All proceeds benefited local school systems!

Because of YOU, we were able to donate a total of 210 Dr. Seuss books and over \$1000 to local school systems! Look out for our Dr. Seuss Promo next year!

RIDDLE ME THIS?

\$10 to the first correct member response:

It stalks the countryside, with ears that cannot hear.
What is it?

CLICK TO ANSWER

Alabama Teacher Credit Union 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. To take advantage of these Sprint savings, remember to verify your credit union membership. You or your business could save hundreds each year with these discounts:

Personal - Save 10%

- Get a 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

- 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.

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BusinessCorner

Warm Hearts. Giving Hands. Caring People.

Caregivers On-Call, LLC

is a non-medical homecare agency. Caregivers go through extensive background checks, drug testing, and in-house training. Services include, but are not limited to: companionship, light housekeeping, meal preparation, medication reminders, errands and transportation, personal hygiene care, respite care for families and Alzheimer's and Dementia care. Caregivers On-Call is locally owned, operated, licensed, bonded and insured.

Blake Gamberi, owner/operator of Caregivers On-Call, LLC. has proudly been a member of ATCU since July of 2002. Blake says, "Everyone at ATCU is like a family and they treat their members as family as well. The Business Services Department goes above and beyond to help to make sure everything gets handle direct and at a fast pace. I couldn't be happier doing business with ATCU and the staff in the Business Services Department feels like my family." When asked why he choose the field of non-medical homecare Blake explains, "I felt the need to come up with a service for In-home care after working in occupational therapy since 2008. Many hours have been spent with home health therapy and patients. After working in several skilled nursing facilities and in acute-care at UAB hospital I realize the importance of the need for home care and assistance with every day tasks once they were discharged and opened Caregivers On-Call." Blake's current and future plans are to provide services to the families of his hometown (Gadsden/Etowah County) and the surrounding areas with the best care that can be offered. Blake works hard to stay involved with the community buying from and working with local businesses. Blake is also a member of the chamber and works as a CPR instructor for the American Red Cross. Blake's Caregivers On-Call makes every effort to support local charities and attends many charity events throughout the year.

Give Caregivers On-Call, LLC. a call today at (256) 467-3835. Available by phone 24/7 office hours Monday-Friday 9 am to 5 pm or visit their website at caregiverson-call.com.

**You can find Caregivers On-Call online
at the following locations:**



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



Caregivers On-Call, LLC

Blake Gamberi

Owner/Operator

518 Walnut Street, Suite C

Gadsden, AL 35901

Phone (256) 467-3835



Insurance & Investments

Trying to decide which IRA is right for you, your family, and your future?

Our CFS* Financial Advisor, JD Holt, can help you evaluate your options. JD understands the intricacies of IRS and will work with you to determine a plan right for you. Contact JD today to set-up a free, no-obligation appointment. jholt@atcu.com **256.439.3632**



Contact J.D. Holt
for more information

jholt@atcu.com **256.439.3632**

COLA Increases for Dollar Limitations on Benefits and Contributions		
	2015	2014
IRAs		
IRA Contribution Limit	\$ 5,500.00	\$ 5,500.00
IRA Catch-Up Contributions	\$ 1,000.00	\$ 1,000.00
IRA AGI Deduction Phase-out Starting at		
Joint Return	\$ 98,000.00	\$ 96,000.00
Single or Head of Household	\$ 61,000.00	\$ 60,000.00
Roth IRA AGI Contribution Phase-out Starting at		
Joint Return	\$ 183,000.00	\$ 181,000.00
Single or Head of Household	\$ 116,000.00	\$ 114,000.00
SEP		
SEP Minimum Compensation	\$ 600.00	\$ 550.00
SEP Maximum Compensation	\$ 265,000.00	\$ 260,000.00
SIMPLE IRA Plans		
SIMPLE IRA Maximum Contributions	\$ 12,500.00	\$ 12,000.00
Catch-up Contributions	\$ 3,000.00	\$ 2,500.00
401(k), 403(b), 457, Profit-Sharing Plans, etc.		
Annual Compensation	\$ 265,000.00	\$ 260,000.00
Elective Deferrals	\$ 18,000.00	\$ 17,500.00
Catch-up Contributions	\$ 6,000.00	\$ 5,500.00
Defined Contribution Limits	\$ 53,000.00	\$ 52,000.00
Other		
Taxable Wage Base	\$ 118,500.00	\$ 117,000.00

Source: www.irs.gov/Retirement-Plans/COLA-Increases-for-Dollar-Limitations-on-Benefits-and-Contributions

www.irs.gov/Retirement-Plans/Plan-Participant-Employee/Amount-of-Roth-IRA-Contributions-That-You-Can-Make-for-2014

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