



“A perfect summer day is when the sun is shining, the breeze is blowing, birds are singing,

and the lawn mower is broken.”
- James Dent

Get Social

Click here to share your favorite things to do during the summer on our Social Networks using #ATCUsummer2014. A random winner will be selected from those that participate & receive a \$25 Frios gift certificate.



Insurance & Investments

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

Overwhelmed? Do you feel overwhelmed when it comes to thinking about investing – especially for retirement? With an overload of financial options and the unpredictable markets, making financially-sound, long-term investment decisions on your own can be difficult. With so much riding on a successful investment strategy, you deserve the personal insight, guidance and support that a registered representative can provide. The Financial Services Department at Alabama Teachers Credit Union, available through CUSO Financial Services, L.P. (CFS)* is ready to help you identify your goals and develop a plan to meet them.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and 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. Alabama Teachers Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



Community Events

This year, ATCU offices joined forces with members and used our superpowers to raise money for **Relay for Life**. Each branch took part in their respective county’s event and together, all six branches have raised over \$8000. We will continue to raise funds until August. Thank you members and staff for all of your help with fundraising efforts!



Click to see our Facebook Relay for Life photo album.



Business Corner



Keep up with Frios online at friospops.com or on facebook at facebook.com/friospops
To inquire about business services with Alabama Teachers, call 256.439.3639 or email businessdept@atcu.com

For a little over a year, Frios has been driving the Gadsden community wild over their gourmet pops that utilize fresh fruit, produce and dairy grown and supplied by local farmers and businesses. What started out as a just a guy and an idea has grown into several major markets and locations. That guy – Andy Harp – decided after being in the technology industry for 16 years that a change was needed. Andy explains, “I had wanted to attend culinary school when I was in high school, but opted for a different path. When I paired my eclectic educational background in public relations, chemistry, and technology with culinary arts – well...frozen desserts, Frios kind of just “popped” out as something I wanted to try.”

What makes Frios so different is their involvement in the community, and the people. The Frios team is a talented bunch of foodies, artists, chemistry geeks, entrepreneurs, bean counters and fruit ninjas that absolutely love what they do. But most importantly, they have great team chemistry and share a common bond through faith. The team loves Etowah county, and it shows through their involvement in DGI, the board of the Walnut Gallery and other community fundraising efforts such as Relay for Life. Andy has been an Alabama Teachers member since moving back to Gadsden in 2007 after the recommendation of a friend. “ATCU has been a blessing to us personally and in business. At ATCU we are not another number in the system – the employees know us by name and go the extra mile to ensure our banking needs are met above and beyond expectation. And although we realize we are not the largest business member, we feel like we are treated with as much member service and respect. In other words, we are treated as family and coming to the credit union is comfortable and welcoming.” Andy and the Frios team especially enjoy the benefits of being a small business member and having the professionals in the business department to lean on for help and advice with financial issues. “They want to see us succeed and make sound financial choices.” What’s up next for Frios, you ask? Andy and his team are excited about this season and are exploring opportunities for sustained and controlled growth into other markets.

for your Information

- Please notify your local branch of travel plans so that we may code your debit and credit cards for travel. This includes both foreign and domestic travel.
- Six Flags & White Water tickets are available for purchase now. Prices are as follows: Six Flags one day pass: \$41.00; White Water one day pass: \$37.00.
- For your security, there is a daily debit card transaction limit of \$2000.
- We will NEVER ask for account information by text or email. We already have it, so we would never need to obtain it from you. If you would like more information on safeguarding yourself against phishing, smishing or vishing attacks, please visit our website and review the information under the Financial Education tab. You will find information regarding Member Awareness and Identity Theft.
- Access your account from any location in the Credit Union Service Center(CUSC) network. To find a location near you, visit co-opsharedbranch.org or call 888.748.3266.



3.79% APR*

up to 60 months financing



Our Dinosaur Coloring Contest ends soon! Color your entry form and send it in by July 15th for your chance to win one of six \$25 deposits. Everyone who participates will receive a \$5 deposit.

Win \$25



Savasaurus Members

Coming Soon: Halloween Costume Contest! Brainstorm for your best costume and watch your mailbox for details.

Recreational Vehicle Loan Special

There are a lot of ways to get where you're going. Whether it's climbing the mountainside, cruising cross-country or rolling down the river, let us help you put some fun in getting there.

Apply now at atcu.com, or visit any of our six locations to take advantage of rates as low as 3.79% APR* and up to 60 months financing on new or recreational vehicles through August 31st.

Apply Now

This credit union is federally insured by the **National Credit Union Administration**.
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 - \$18.32 per \$1000 borrowed for a 60 month term on 2010-2014 recreational vehicles. For terms and conditions, see an ATCU loan officer.

ATCU's High School & Collegiate Scholarship Program

Congratulations to the recipients of this year's Synced and Collegiate Scholarships. These students were awarded \$3000 scholarships and recognized in their communities. We applaud your outstanding efforts and we wish you the best of luck as you embark on the next chapter of your lives!

Synced Scholarship Winners: • Allison Casey Maddox - Glencoe High School • Tinzley Giles - Boaz High School • Anthony Lipscomb - Gadsden City High School • M. Taylor Prickett - Gaston High School • Antonia Thornhill - Hokes Bluff High School • Lyle Jones - Gadsden City High School
Collegiate Scholarship Winners: • Tyler Woodley - Gadsden State Community College



NIGHT ON THE TOWN

DINNER • LIMO • FRIENDS

Congratulations to Alex Pearson, our Synced "Night on the Town" winner! Alex Pearson won a limo and dinner ride with three friends!

The deadline for entries is almost here, so be sure to submit a summer picture to us by July 15th for your chance to win a iPad mini and more!

Coming Soon: Cater to My Classroom returns **September 15th!** Keep an eye on your mailbox to see how you can win supplies and a pizza party for your class!

Summer Snapshot Contest



Gen Next Members

Synced Members

We all caught the "\$ave Wave" April 20th-26th.

Thanks to all youth members who spent time with us enjoying sand, surf and saving! Congratulations to youth week winner **Taylor (Jill) Davis**, who won a weekend at the beach for opening a new service during this special week. We appreciate all youth who participated in this special event and for making it so much fun.



Jill Davis & family Catch the Save Wave Dr. Mona & DJ Davis with children Jack, Tallulah, and Save Wave winner Jill Davis.

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

