

# Connected

ALABAMA TEACHERS CREDIT UNION

SUMMER 2015

*A life without love is like a year without summer.*

APPLY NOW

**3.75%** APR\*  
up to 60 months financing

Until August 31st

## Recreational Vehicle Loan Special

We can take you anywhere you'd like to go. What does your adrenaline desire? The hard-working utility of an ATV, the exhilaration of zipping across the water on a boat, or the serenity of camping out in an RV? Go where you want to go with rates as low as 3.75% APR\* on the purchase or refinance of new and used boats, campers, farm tractors, ATVs, motorcycles, personal water craft and even golf carts. With its mountains, rivers and parks, Alabama is an adventurer's paradise. We'll help you explore every inch of it, whether your dream is one that rolls, zooms, floats or cruises.

Federally insured by the NCUA.



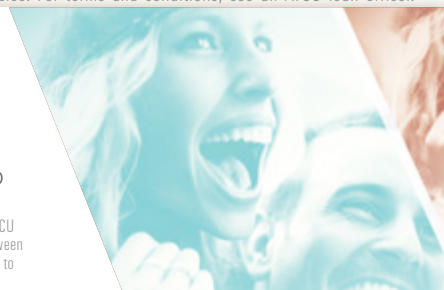
Must meet membership and credit requirements. \*APR=Annual Percentage Rate. Rates subject to change without notice. No further discount on rate available. Special does not apply to existing ATCU loans. Repayment amount is \$18.30 per \$1,000 borrowed for up to a 60-month term. Advertised rates are available for up to a 60-month term on 2011-2015 recreational vehicles. For terms and conditions, see an ATCU loan officer.

**1.90%**  
ATCU VISA® CREDIT CARDS  
Introductory APR\*

## ATCU VISA® CREDIT CARDS July 15th - September 30th

Take advantage of a low 1.90% Introductory APR\* for six months on Alabama Teachers Credit Union Visa Credit Cards. After that, your APR\* will be 9.90% - 11.90% depending on your credit worthiness and eligibility. PLUS, open a new credit card during this special time to receive a bonus of 1000 ScoreCard® Reward points to use on electronics, merchandise or travel!

Must meet membership and credit requirements. \*APR=Annual Percentage Rate. The Introductory APR applies to all new ATCU Visa® Credit Cards opened between 7/15/15 and 9/30/15. The Introductory APR will convert to the Standard APR of between 9.90% - 11.90% APR at the end of the 6th billing cycle after the card is opened. Offer rate, terms and conditions are subject to change without notice. Ask an ATCU employee for details. Federally insured by NCUA. ATCU NMLS# 402568



## FOR YOUR INFORMATION

Membership 22,688

Assets \$256,728,912

### Holiday Closings:

Labor Day - Monday, September 7th

Columbus Day - Monday, October 12th

### 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



1.800.470.0704 | [atcu.com](http://atcu.com)

Federally insured by the NCUA

# Synced & Collegiate Scholarships 2015

*Winners*

Congratulations to the recipients of this year's Synced and Collegiate Scholarships. These students were each 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 Seniors

Zach Battles - Southside High School  
 Brianna Geddes - Albertville High School  
 Allison Grimes - Glencoe High School  
 Cole Pollard - Jacksonville High School

## Collegiate

Darcy Irwin - Gadsden State Community College  
 Jatavius Mostiller - Gadsden State Community College  
 Timothy "Dalton" Robertson - University of Alabama

Synced Seniors



**Zach Battles**  
Southside High School



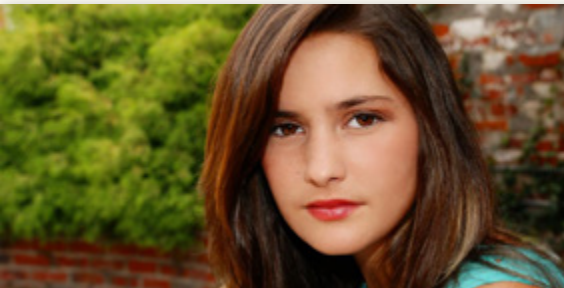
**Brianna Geddes**  
Albertville High School



**Allison Grimes**  
Glencoe High School



**Cole Pollard**  
Jacksonville High School



**Darcy Irwin**  
Gadsden State Community College



**Jatavius Mostiller**  
Gadsden State Community College



**Timothy "Dalton" Robertson**  
University of Alabama

Collegiate



## RELAY FOR LIFE

This year, ATCU offices gathered our mateys in order to "Make Cancer Walk the Plank!" for Relay for Life. Each branch took part in their respective county's event and together, all six branches have raised over \$5000 thus far. We will continue to raise funds until August. Thank you members and staff for all of your help with fundraising efforts!





# Youth Clubs



## We got "Wild About Saving" in April!

Thanks to all youth members who spent time with us unleashing their inner saving animal! Congratulations to Youth Month Winner Elyse Bonds, who won a trip to the Birmingham Zoo and a \$200 Visa® Gift Card. We appreciate all youth who participated in this special event and for making it so much fun.

**WILD  
ABOUT  
SAVING.**  
AT THE CREDIT UNION



## Savasaurus Members:

**DINO**  
COLORING contest

### Our Dinosaur Coloring Contest ends soon!

Color your entry form and send it in by August 15th for your chance to win one of six \$20 deposits. Everyone who participates will receive a \$5 deposit.

Visit [www.atcu.com/personal/youth-accounts/savasaurus.html](http://www.atcu.com/personal/youth-accounts/savasaurus.html) to download an entry form.

### COMING SOON:

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



## Generation Next Members:

**Summer  
SNAPSHOT**  
contest

The deadline for entries is almost here, so submit a summer picture to us by August 15th for your chance to win an iPad® mini!

Email a picture to [marketing@atcu.com](mailto:marketing@atcu.com) today!

### 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!



Congratulations to our  
#WatchATCU Contest winners!

**Christal Loftin Lewis &  
Winston Harris**

Both contestants each won  
an Apple Watch!

Thank you to all who participated in #WatchATCU!  
Everyone "Watch" out for our next Social Media contest!



# Insurance & Investments



## How much does success cost?

A message from ATCU and CFS\*

### Successful Future

We all want our children and grandchildren to be successful in the future. But how is success measured? Is it defined by achieving financial security, pursuing a lifelong passion or career or something else completely? For many of us, it is a combination of each of these considerations. But most frequently, it starts with an education. So what can you do to help your family achieve their educational goals?

As many of you know, saving for college can be extremely challenging. Every year, tuition and fees for private and public colleges increase. According to The College Board, over the decade from 2004-05 to 2014-15, published tuition and fees at public four-year colleges and universities increased at an average rate of 3.5% per year beyond the rate of general inflation.\*\* Fortunately, there are a variety of investment options available for your consideration. The key is to know which option makes the most sense given your family's overall financial situations. How can you help them be successful? A 529 Savings Plan is one of the many educational saving plans available.

### 529 Savings Plans\*\*\*

529 plans allow investors to save money on a tax-deferred basis. When plan funds are used to pay for qualified higher education expenses, the withdrawals are generally not subject to federal income tax. Fortunately, nearly every state now has at least one 529 plan available. Many states allow contributions to a 529 plan in excess of \$250,000. Some states even offer additional incentives such as state tax deductions for in-state investors. When you own a 529 account and name your child the beneficiary, you never lose control of the money. You can even change the beneficiary to another child or yourself if you want to go back to school.

### Who Can Assist Me?

There are a variety of educational plans available to fit your specific need. 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.

**To schedule a complimentary appointment with our CFS Financial Advisor, J.D. Holt, call 256.439.3632, email [jholt@atcu.com](mailto:jholt@atcu.com), or stop by any ATCU branch.**

Contact J.D. Holt  
for more information

[jholt@atcu.com](mailto:jholt@atcu.com) 256.439.3632

\*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. \*\*Source: <http://www.collegeboard.com> \*\*\*Investors should consider investment objectives, risks and charges associated with 529 plans prior to investing. More information about municipal fund securities is available in the issuer's official statement which should be read carefully prior to investing. Most 529 plans are sponsored and administered by states. State benefits vary amounts the states and some offer residents additional tax benefits if they invest in their own state plan. Consult a qualified tax professional for more information.

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# Business Corner

Warm Hearts. Giving Hands. Caring People.



## Etowah Pediatrics

Etowah Pediatrics is a health care facility located in Rainbow City, Alabama. Their focus is to provide high quality care in an age appropriate environment, with a goal of being involved in a child's life from birth until late teenage years. Etowah Pediatrics currently has three board certified pediatric providers who strive to ensure children are healthy and happy.

Dr. Hester opened Etowah Pediatrics because of his vision of providing pediatric care in a unique environment. Dr. Hester believes "every child is special and important." Etowah Pediatrics wants children of all ages to feel welcome and safe and to trust the entire staff. Dr. Hester's goal is for parents to feel heard and secure in the fact that their child is receiving high quality medical care utilizing the latest technology. Etowah Pediatrics knows that families are busy and works very hard to respect this fact by keeping wait times low. Therefore, a variety of technological services are utilized in order to better serve patients. Patients can access medical records, request appointments and medication refills, receive appointment reminders, as well as submit requests for paperwork such as blue immunization slips or sports forms online.

Etowah Pediatrics will celebrate 10 years of serving patients in Etowah County and surrounding areas in January and have been a member with ATCU since 2012. Because Etowah Pediatrics is a busy practice, it is important that banking matters are addressed in a timely fashion. When asked what they liked about having an account at Alabama Teachers, they explain, "We are able to call immediately, speak to one of several people in the ATCU Business Department or have a response to an email within a day or less."

Etowah Pediatrics loves the community and supports a variety of events that promote being fit and staying active from high school football and baseball, to gymnastics and community races. The facility also believes in sharing their expertise with the community by teaching classes for the care of newborns.

In the future, Etowah Pediatrics looks forward to upholding the philosophy of a warm and friendly team approach toward providing high quality health care to new babies and families and continuing care for them through the teen years!



170 Independent Drive  
Rainbow City, AL 35906  
(256) 413-1467

To learn more about our  
Business Services Department,  
email **[businessdept@atcu.com](mailto:businessdept@atcu.com)**

## FOR YOUR INFORMATION

- Access your account from any location in the Credit Union Service Center (CUSC) network. To find a location near you, visit **[co-opcreditunions.org](http://co-opcreditunions.org)** or call **800.919.CUSC (2872)**.
- Six Flags, Alabama Splash & White Water tickets are available for purchase now. Prices are as follows: Six Flags one day pass: \$42.00; White Water one day pass: \$38.00, Alabama Splash one day pass: \$27.00.
- For your security, there is a daily debit card transaction limit of \$2000.
- 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.
- 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.