

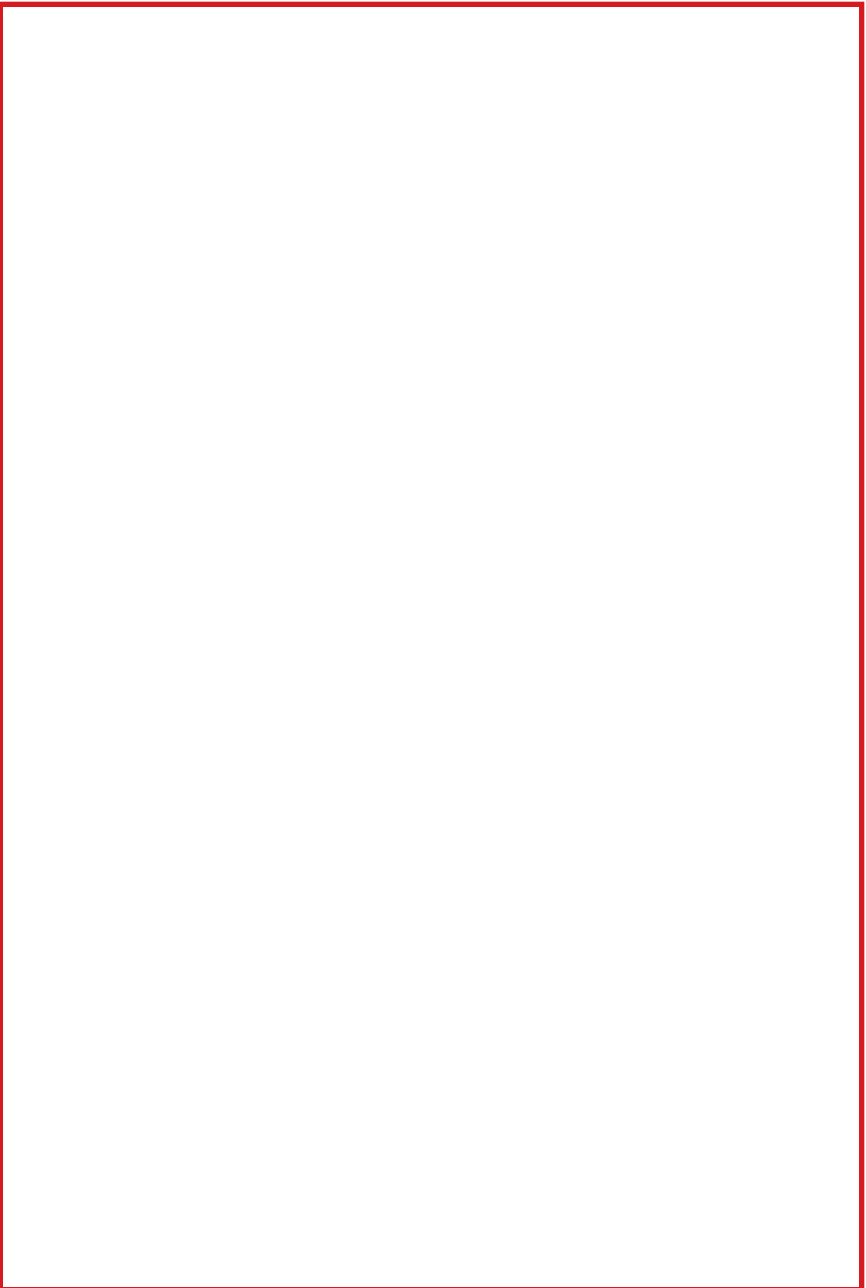
*Generation Next Youth Club*

WHAT ARE YOU

DREAMING OF



*Fold and tape ends together at the bottom. Don't forget postage!*



*Return address:*

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Place  
postage  
here.



**ALABAMA**  
**teachers**  
CREDIT UNION

P.O. BOX 1400 | Gadsden, AL 35902  
800.470.0704 | ATCU.COM

*Do you have a special  
wish this holiday season?*



GENNEXT  
MEMBERS

**Alabama Teachers Credit Union**  
wants to help make your holidays as  
special as an ugly Christmas sweater.

**Send us an illustration**  
of what you're dreaming of  
by **January 5th** to be entered  
to win your dream present!\*

*11.15.15 until 1.5.16*

Generation Next members only. Must meet membership requirements. 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. \$25 required to open share account. Federally insured by NCUA. Artwork becomes property of ATCU. All entries will receive a \$5 deposit by 2/5/2016, one winner will receive grand prize. \*Purchase up to \$200 with ATCU, parent or guardian approval. No animals will be considered. Other restrictions may apply. Contact an ATCU representative for more details.



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