

# Connected

ALABAMA TEACHERS CREDIT UNION

WINTER 2014



**W**e will open the book. Its pages are blank.  
We are going to put words on them  
ourselves. The book is called opportunity and  
its first chapter is New Years Day.

- Edith Pierce

The New Year is upon us. The sentiment of optimism rings loud and clear. This is the perfect time to set goals, challenge ourselves and achieve what we have put off in the past. At Alabama Teachers, these objectives echo resoundingly. It is our wish to not only become your resolution supporter - your financial partner, but most importantly your valued friend. Because of this, it with great enthusiasm that we announce exciting opportunities in the coming months designed to help you embark on your new year.

First, we invite all members to join our credit union family as we reflect on 2013 and plan for 2014. Our Annual Membership Meeting will take place in

February at Gadsden Convention Hall. Don't miss this enjoyable time featuring learning opportunities, refreshments, giveaways and more. *(see page 2 for details)*

If you are searching for ways to become more financially sound in the coming year, stay tuned for special promotions such as our upcoming Credit Card Balance Transfer Special and our First Time Home Buyers Program. *(see page 2 for more information)*

The New Year is also a great time to examine your plans for the future. Our Financial Services department can assist with this and answer any questions that might arise. *(see page 4)* For those of you just getting started with your college education and career planning, take advantage of our Scholarship Program. This year, we are awarding six (6) \$3000 scholarships to high school seniors and one (1) \$3000 scholarship to a college undergraduate. *(see page 3 for additional details)*

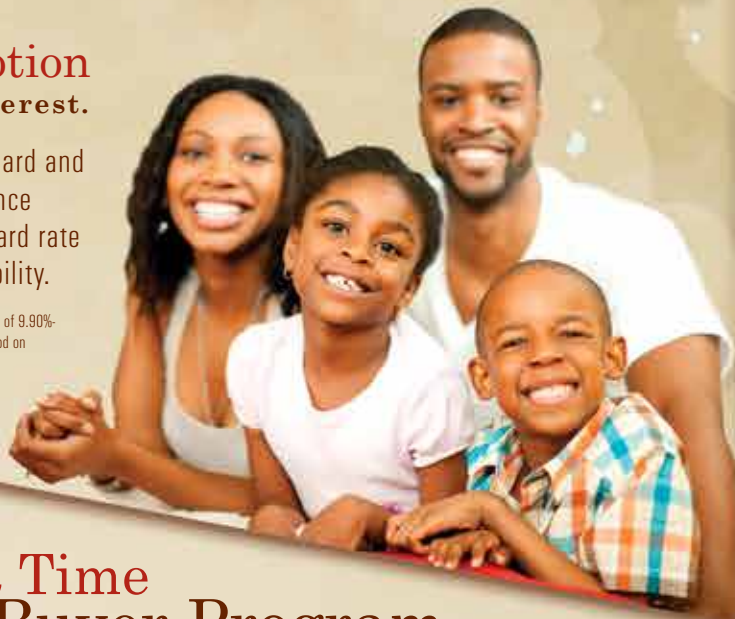
Lastly, we would like to thank you for a great year. It is because of you and your faithful support that we are able to provide you with products and services that enhance your quality of life. 2013 was spent learning together, and we plan to devote the upcoming year to the same philosophy. We hope you will assist us in opening the book and putting pen to paper.

## Credit Card Balance Transfer Promotion

We believe a great rate is always in your best interest.

Beginning February 1st, switch to an Alabama Teachers Visa® Credit Card and take advantage of **2.99% APR\*** for six (6) months on any single balance transfer made until April 15th. After the promotional period, our standard rate between **9.90% - 11.90% APR\*** will apply, depending on your eligibility.

Must meet membership and credit requirements. \*APR=Annual Percentage Rate. The promotional rate will convert to the standard rate of 9.90%-11.90% APR, depending on eligibility, at the end of the six (6) month promotional period (October 2014). Offer good on initial transfer only. Purchases excluded. Offer applies to non-ATCU card balance transfers only. Offer subject to change without notice. For terms and conditions, contact an ATCU representative.



## First Time Home Buyer Program

We believe in the power of opportunity.

Let us help you achieve your "home sweet home". Meet the qualifications below and take advantage of our First Time Home Buyer Program featuring a low 5% down payment and no Private Mortgage Insurance.

- Applicant Must be a First Time Home Buyer
- Credit Score of 700+ = 3.95% APR\* - 30 Year Fixed
- Credit Score of 680 - 699 = 4.45% APR\* - 30 Year Fixed
- 15 Year Fixed Starts at 3.75% APR\*
- Maximum Loan to Value = 95%
- Must Have At Least 1 Year On Job
- Must Have or Obtain ATCU Debit Card
- Must Have or Obtain ATCU Online Banking

Must meet membership and credit requirements. Membership open to those who live work or attend school in Calhoun, Cherokee, DeKalb, Etowah, or Marshall counties. Equal Housing Lender. Federally insured by NCUA. Rates and special program subject to change without notice. \*APR - Annual Percentage Rate; payment examples: a \$100k loan for 30 years @ 3.95% APR results in monthly P&I payments of \$474.54; if APR is 4.45%, the monthly P&I payment on a \$100k loan for 30 years would be \$503.72; a \$100k loan for 15 years at .75% APR results in monthly P&I payments of \$727.22.

## Annual Membership Meeting

We are all teachers.

You are invited! Please join us for the 2014 Annual Membership Meeting.

**Wednesday, February 12th**  
 Gadsden Convention Hall  
 Gadsden, Alabama  
 Registration - 3pm  
 Business Meeting - 4pm

Enjoy refreshments, gifts, prizes, and a grand prize drawing!

## Halloween Costume contest

Congratulations to our Halloween Costume Contest winners!



Coming Soon: Pet Picture Contest beginning January 15th! Watch your mailbox for more details.

- Albertville: Grace Harris
- Anniston: Hadley Cox
- Centre: Kinzlee Peek
- Fort Payne: Logan Goza
- Gadsden: Rylan Holt
- Oxford: Julia Butler

Savasaurus Members

## Cater to my Classroom

Congratulations to the Cater to My Classroom 2013 winners!



Coming Soon: Choose Your Charity Contest begins January 15th!  
 Watch for details on how you can win \$150 for the charity of your choice and \$50 for yourself!

- Fort Payne: Andreah Calvert  
Williams Avenue Elementary/Teacher - Mrs. Fleming
- Anniston: Blakeley Mobbs  
Alexandria Elementary/Teacher - Ms. Prickett
- Oxford: Braden Doolittle  
C.E. Hanna Elementary/Teacher - Ms. Stern
- Albertville: Mackenzie Lewis  
Albertville Elementary/Teacher - Ms. Hulgan
- Centre: Colin Vaughn  
Centre Elementary/Teacher - Ms. Chamlee
- Gadsden: Donovan Thornhill  
Hokes Bluff Middle/Teacher - Mrs. Teal

Gen Next Members

"I am eternally grateful for the opportunity that I got to further my education through the credit union."

- Donald Morgan

Gadsden Member since 2007  
 2010 Synced Seniors Scholarship Recipient  
 Senior - Alabama A&M University

## Synced Seniors Scholarship 2014

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

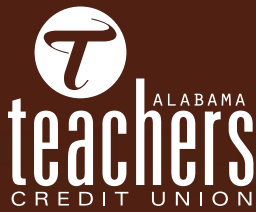
Apply now through April 15th

visit our website for application, official rules, and more.

Reminder: Honor Roll Rewards Report cards for the Fall term must be turned in by January 31st.

See our website for details. For more information on our youth accounts and current promotions, visit [www.atcu.com/personal/youth-accounts](http://www.atcu.com/personal/youth-accounts)





**BOARD OF DIRECTORS**

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

**SUPERVISORY COMMITTEE**

- Mac Sawyer - Chairman
- Scott Hindsman
- Virginia Sims

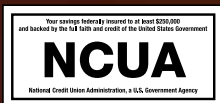
MEMBERSHIP - 21,527  
ASSETS - \$242,436,449

**TOLL FREE NUMBER**

1.800.470.0704  
(Direct to Gadsden Office)

**MEMBER INFORMATION CONNECTION**

24 Hour Account Information  
1.800.910.4808  
atcu.com



Federally insured by the NCUA.



**HOLIDAY CLOSINGS**

Monday, Jan. 20  
MARTIN LUTHER KING JR. DAY

Monday, Feb. 17  
PRESIDENT'S DAY

**Learn Together**

# Insurance & Investments



Are Your Investments Ready for 2014? The start of the year is the perfect time for investors to review their portfolios and make vital decisions about their investing strategies. To review your results at the end of 2013 and to shed light to your saving and investing priorities for 2014, ask yourself the following three questions:

- 1. Have My Priorities Changed?** Your investing strategy is built around long-term goals. But priorities can change with major life events such as births, marriage, divorce, or a new job. If you've experienced a major life change in the past 12 months, consider the impact on your financial priorities.
- 2. Am I On My Way to Reaching My Goals?** Once you've reviewed your goals and priorities, look into whether your portfolio's returns are keeping you on track to meet those goals.
- 3. Do I Need to Make Changes to My Investment Strategy?** Changes to your investing strategy will depend on your priorities and goals. But even if your priorities haven't changed and you're making good progress toward your goals, it's still important to review your asset allocation and investment strategy.

**Who Can Help Me?** With 2013 behind us, we should take this opportunity to look back at the past year and plan for a productive 2014. Our CUSO Financial Services\* Registered Representative J.D. Holt specializes in helping people maintain a healthy financial balance and discover smart money strategies. Call him to schedule an appointment to review your investment objectives.

**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"), a registered broker-dealer (Member FINRA/SIPC) and SEC 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. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. †For specific tax advice, please consult a qualified tax professional.

## for your Information

- College undergraduates may apply for a \$3,000 scholarship this year. Visit atcu.com for additional information.
- It is important that we provide you with the best member service possible. Please be sure to keep us updated on any changes to your account information such as address, phone number, or email.
- There will be automated holds placed on checks at any Credit Union Service Center location. A 2-day hold will be placed on local checks. Additional delays may apply in certain circumstances. Holds will not be placed on reputable payroll & government checks. Members may call their primary credit union to request that the hold be released.
- For your security, there is a daily debit card transaction limit of \$2000. Please see an ATCU employee with questions.
- Master Account Agreement & Disclosures are available upon request.
- Your help with our "Don't Tax My Credit Union" campaign efforts is greatly appreciated! Please visit [www.donttaxmycreditunion.org](http://www.donttaxmycreditunion.org) for more details.
- Your membership makes you eligible for Sprint® Mobile Discounts. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to take advantage today.
- Remember, Alabama Teachers will never contact you on an unsolicited basis and request private or secure information, such as online services credentials. Please do not respond to these types of phone calls, text messages, or emails. For more information on protecting yourself against these type of attacks, please visit the Internet Crime Compliance Center at [www.ic3.gov](http://www.ic3.gov). If you suspect suspicious activity on your account, contact us immediately at 800.470.0704.

## BusinessCorner

Warm Hearts. Giving Hands. Caring People.

This December, the Alabama Teachers Business Department hosted its 2nd annual inaugural Christmas event for local business owners, their staffs and families at Noccalula Falls. Attendees were treated to a variety of food and sweet treats, a hot cocoa and coffee bar, family pictures with Santa, and admission to Christmas at the Falls. We had a great time and look forward to celebrating together again next year!

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

