



MoneyTalk

FAMILY. SERVICE. INTEGRITY.

OCTOBER 2015/ ISSUE 90

INSIDE THIS ISSUE:

Check out "the 411" section for news about EMV technology, coming to a card near you!



PRESIDENT'S MESSAGE

Greetings!

Fall is such a wonderful time of year. Fall brings beautiful weather, football games, falling leaves and much more. School has started and our members are getting back into their normal routines of educating our children. July and August were busy months for the credit union! We enjoyed attending the back-to-school events and meeting lots of new faces throughout the summer. In August, we opened 215 new member accounts, 115 new checking accounts, provided over 35 back-to-school signature loans, and helped many members with the car buying process. 2015 has been a great year so far and we are excited that more people are taking advantage of the credit union philosophy of "People Helping People."

Before long, the winter holidays will be approaching. We offer a Christmas Club, allowing you to set up a specified amount to be payroll deducted and deposited directly into an account for holiday shopping. This is a great way to prepare for those holiday expenses. Make sure you contact a loan officer or visit our website to learn more about our many lending products to assist you during this time. Here are a few options we offer:

- Signature Loan - The amount you can borrow is based on your length of employment up to a maximum of \$7,000.00.
- Holiday or Vacation Loan - Both loans have a maximum amount of \$1,200.00 and are payable in (12) monthly payments.
- Credit Cards - Our credit cards have attractive terms and rates. The maximum amount is based on your credit score, debt ratio, and overall unsecured debt.

On October 15, 2015, we will celebrate International Credit Union Day at FTCU. I want to invite you to stop by either of our two branches, visit with our staff and learn more about how FTCU is helping people afford life! We'll have some fun activities planned and provide refreshments and give-aways to show our appreciation.

As always, thanks for being a member of our credit union and we will continue to do our best to serve all of your financial needs.

Stephen Smith
President/CEO

The pieces
will soon
come together...



Stay tuned for exciting changes
coming to FTCU!

LOCATIONS

SOUTH BRANCH

3604 Atlanta Ave., Hapeville, GA 30354
PHONE: (404) 768-4980 FAX: (404) 768-5496

NORTH BRANCH

1560 Holcomb Bridge Rd., Roswell, GA 30076
PHONE: (770) 667-8114 FAX: (770) 667-8329

24/7 EXPRESS LINE TELLER: (404) 768-3459

BRANCH HOURS

Mon.-Fri. 9am-5pm & Saturday 9am-12pm

HOLIDAY CLOSINGS

Columbus Day - October 12

Thanksgiving - November 26, 27, and 28

Christmas - December 24, 25, and 26

New Years - December 31 and January 1

*Branches will re-open on Saturday, January 2, 2016.

HOURS

RATES

FTCU FIGURES Figures as of August 31, 2015

ASSETS: \$92,823,200 LOANS: \$52,253,000
DEPOSITS: \$80,950,000 MEMBERS: 11,610

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING OCTOBER 1, 2015

SHARE ACCOUNT	RATE	APY
\$5,000.01+	0.12%	0.12%
\$250.01-\$5,000.00	0.07%	0.07%
\$49.99-\$250.00	0.03%	0.03%

MINOR ACCOUNT

(Under 18 years old)

\$5.00-\$250.00	0.10%	0.10%
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CLUB ACCOUNT

0.10%	0.10%
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MONEY MARKET ACCOUNT

	RATE	APY
\$2,500-\$9,999.99	0.15%	0.15%
\$10,000-\$24,999.99	0.20%	0.20%
\$25,000-\$49,999.99	0.23%	0.23%
\$50,000-\$99,999.99	0.28%	0.28%
\$100,000 and Over	0.30%	0.30%

SHARE DRAFT ACCOUNT

with average balance over \$500.00	0.03%	0.03%
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CERTIFICATE OF DEPOSIT

TERM	RATE*	APY
6 month	0.25%	0.25%
12 month	0.30%	0.30%
12 mo. > \$50,000	0.35%	0.35%
2 year	0.45%	0.45%
2 year > \$50,000	0.50%	0.50%

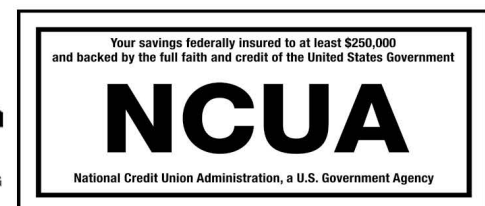
IRA SHARE ACCOUNT

\$100,000+	0.20%	0.20%
Up to \$100,000	0.15%	0.15%

IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.

*Certificate rates subject to change without notice.



the 411

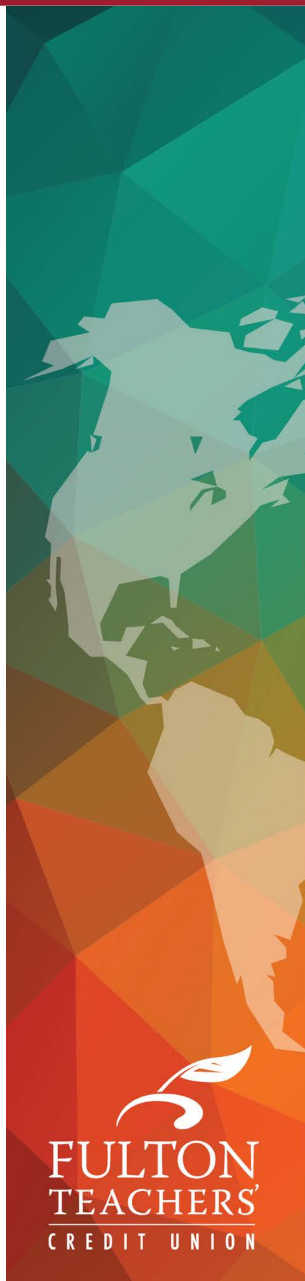
Introducing Chip Technology for FTCU

Already used in Europe, Canada and other high-commerce locations, EMV is the newest technology for point-of-sale terminals that offers you more security and prevention from card skimming, counterfeit replication and other types of card fraud. With your security as our top priority, an EMV card has an embedded microprocessor chip in it that encrypts transaction data differently for each purchase. A credit card or debit card with a microchip is more secure than one with just a magnetic stripe on the back because the account information is encrypted in the chip making it more difficult to fraudulently copy the card's details.

So what does this mean for our members with debit and credit cards?

FTCU will begin to reissue debit and credit cards when current cards expire starting January 2016.

Visit www.ftcu.com for a full list of FAQs on EMV Chip Technology.



HAPPY
INTERNATIONAL
CREDIT UNION
..... DAY®

PEOPLE
HELPING
PEOPLE®

It's International Credit Union Day, and Fulton Teachers' Credit Union is excited to celebrate!

Credit Unions around the world are helping people in their local community afford life and FTCU is happy to serve our membership in every way possible.

**COME CELEBRATE WITH US
AT EITHER BRANCH
ON OCTOBER 15, 2015
FROM 11AM-1PM
FOR FOOD, GIVEAWAYS AND FUN!**

Get your ducks in a row with a holiday loan!



Apply for your Holiday Loan with Fulton Teachers' Credit Union!

Loans are offered up to \$1,200.00 and are payable in 12 monthly payments.

*Holiday Loan approvals are based on creditworthiness and are in addition to Signature & Vacation Loans.

APPLY ONLINE TODAY BY VISITING WWW.FTCU.COM

www.ftcu.com



2016 Annual Meeting

January 20, 2016 • 4:00pm • Asa G. Hilliard Elementary School
3353 Mt. Olive Road, East Point, GA 30334

SAVE THE DATE



NEW LOCATION!

*Location subject to change. Check January's Newsletter for updated information.

All members are welcome! Plenty of door prizes! Cash, gift cards & merchandise giveaways!
Prizes courtesy of Enterprise Car Sales, Independent Mortgage Associates, and The Konkle Group

Election Procedures:

The ten members of the Board of Directors are responsible for the overall direction and control of the Credit Union. The bylaws of Fulton Teachers' Credit Union provide for the members' election of the Board of Directors by ballot vote at the annual meeting. This affords all qualified members the opportunity to take an active role in the nomination and election of their officials. Individual terms are for three years. The terms of three members of the Board of Directors expire in 2016. The Board of Directors has nominated incumbents John Anderson, Dan Gillette and Pat McBurnett to continue in their positions for an additional term of 3 years.

About the candidates:

1. John Anderson – John retired from Fulton County as a Principal and currently serves as an interim Principal for Fulton County. He has worked in Fulton County Schools for 34 years. John has served on the Board of Directors for 12 years as well as the Personnel, Loan Policies, Member Services, and Publicity Committees and currently serves as Chairperson of the Board of Directors.

2. Dan Gillette – Dan is the Director of Broadcasting for Atlanta Public Schools. He is currently Chairman of the Supervisory Committee and has been a board member for the past 2 years. Dan brings more than 25+ years experience to the board through his time with Fulton County Board of Education and is a true asset to the supervisory function.

3. Pat McBurnett – Pat retired from the Fulton County School System after serving 34 years. She worked as a classroom teacher, instructional resource teacher, and then Executive Director of Staff Development. Pat has served on the Board of Directors for 15

years and currently serves as the Chairperson for the Loan Policies Committee. She has also served on the Nominating, Publicity, and Supervisory Committees.

Nomination by Petition:

Nominations may be made by petition in addition to those by the Board Nominating Committee. The petition must identify the nominee and be signed by two (2) percent of the membership, each of whom is at least 16 years of age and who has a minimum of \$5.00 in a share account. Each nominee must submit an application, a brief statement of qualifications and biographical data (50 words or less), and a signed statement that he or she is agreeable to the nomination and will serve if elected. Petitions and applicants will be reviewed by the nominating committee for verification of eligibility of nominees, which will include a credit and background check. Petitions, applications and instructions are available at both credit union locations. Nominations by petition must be received by the Fulton Teachers' Credit Union, 3604 Atlanta Avenue, Hapeville, GA, 30354, on or before November 13, 2015. The nominating committee will review all applicants and close nominations November 30, 2015. If there are more nominations than there are vacancies, our website (www.ftcu.com) will announce each member running for the Board of Directors with a brief description of their qualifications on December 1, 2015. If there is only one nominee for each position to be filled, the election will not be conducted by ballot at the annual meeting. Nominations from the floor will not be accepted.

Happenings at Fulton Teachers' Credit Union

Bus drivers were excited to receive FTCU tumbler cups at Fulton County Schools Transportation Orientation.



FTCU staff gives a thumbs up at Atlanta Public Schools New Teacher Orientation.

