



South Office

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Hapeville, GA 30354
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North Office

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Roswell, GA 30076
Phone: (770)667-8114
Fax: (770)667-8329

Express Line Teller:
(404)768-3459

For free online banking
and bill pay, sign up
through NetBranch by
visiting our website at:
www.ftcu.com

NORMAL BRANCH HOURS

Monday-Friday 9am-5pm
Saturday 9am-12pm

HOLIDAY SCHEDULE

Our offices will be closed
the following dates:

Martin Luther King Day:
January 20

President's Day: February 17
Spring Break: April 10, 11, 12



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

MONEY TALK

Adjusting to Fulton County Schools New Payroll Change

We wanted to provide instructions and examples of how your payroll deduction will be effected after the payroll change from Fulton County Board of Education. In response to the new payroll change to semi-monthly pay periods for all Fulton County School employees, every Fulton Teachers' Credit Union deduction will be split in half starting with the January 15, 2014, paycheck. This includes all loan payments and deductions going into any savings account, checking account, Christmas Club Account, Vacation Club Account, and etc. For employees with payroll deduction, this will automatically take place, and there will be no need to make any changes.

Example A: If you currently have \$100 once a month being deducted from your paycheck to go into a savings account, \$50 will now come out on the 15th of the month and the other \$50 at the end of the month.

Employees with loan payments to FTCU will have the same due date as before and will pay the same total amount each month. Payments through payroll deduction will have half the payment come out on the 15th and the other half come out at the end of the month. For employees who do NOT have payroll deduction, we recommend paying 50% of your loan payment with each pay check.

Example B: Currently, if you get paid once a month, your December 10th due date will be paid using funds from your November paycheck. So, if your \$200 loan payment is due February 10th, \$100 will come out of your January 15th paycheck and \$100 will come out of your January 31st paycheck.

We are here to help make this a smooth transitional change. **Remember, there will be no need for you to make any changes.** For any questions or concerns regarding your FTCU deductions, please contact a Member Service Representative at either of our convenient branches.



Stephen Smith,
President/CEO

A Message from our President

Greetings and Happy New Year! Fulton Teachers' Credit Union had a wonderful year in 2013! We have increased in membership and in loans. Our checking accounts have grown by 252 accounts. The number and amount of delinquent loans have decreased. We are doing very well considering the economy is still in recovery mode. I wanted to personally invite you to attend our annual meeting on January 15, 2014 where we will be honoring Dr. J. Lawson Sayer for his 50 years of service as a board member to our credit union.

In 2013, FTCU made a step in the right direction by going green. Members can now have transaction receipts emailed to help save paper. We also started scanning and saving driver's license pictures in our system so when members visit the Credit Union, we can properly ID and confirm the member conducting business. We hope everyone can take advantage of our other paperless services such as online banking, bill pay, and E-statements.

The Credit Union is working hard to bring you new conveniences this year. We will begin offering a new personal financial management product called "My Money Manger" which enables each member to manage all of his/her own finances with various budgeting tools. My Money Manager is comparable to Quicken or Mint. We plan to bring you mobile banking and remote deposit check capture by the end of the first quarter, as well. We value all of our members and wanted to thank you for another great year! We are looking forward to a prosperous 2014!

NEWSWORTHY

Money Cents E-Learning Portal

powered by GreenPath Debt Solutions

Money Cents E-Learning Portal is our new financial education program designed exclusively for our members by the same company we partnered with to bring you the Accel Member Financial Counseling service. This co-branded website provides free, impartial advice from experienced, professional counselors from Accel Financial Counseling with the goal of helping our members reach their financial goals. It features E-learning videos, a library with short articles with financial tips, E-learning tools such as interactive budgets, printable worksheets, and an E-book library.

This service is provided free to our members. Our goal is to help our members afford life. We want to give you the tools to improve your financial conditions for your family.

The Money Cents E-Learning Portal can be found by visiting www.moneycents.me or on our website www.ftcu.com beneath the promotions box at the right of the page.



We Appreciate Our Members!

A big thank you goes out to all of our members who participated in our chocolate fundraiser! We raised over \$1,000 for the **Georgia Credit Union Political Action Committee**.

As we continuously fight to hold on to the Credit Union tax exemption status, we called on YOU, our members to help us voice the importance of this legislation to Congress.

This is an investment in **Fulton Teachers' Credit Union**. Contributing to the GA CUPAC is a constant reminder to elected officials the importance of the credit union community. Raising money for the GA CUPAC will go towards establishing relationships with legislators who support the issues important to Credit Unions and the industry.

Contributions to GA CUPAC/CULAC are strictly voluntary and are not tax deductible. You have the right to refuse to contribute without reprisal. The advocacy staff at Georgia Credit Union Affiliates is always available to answer questions about federal and state PAC laws. To contact the Affiliates, please call (800) 768-4282 or (770) 476-9625.



ANNOUNCEMENTS

"FTCU FIGURES"

Assets: \$87,045,988 Loans: \$47,111,563

Deposits: \$76,437,927 Members: 11,151

Figures as of November 30, 2013

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

<u>SHARE ACCOUNT</u>	<u>RATE</u>	<u>APY</u>	<u>MONEY MARKET ACCOUNT</u>	<u>RATE</u>	<u>APY</u>
\$5,000.01 +	0.12%	0.12%	\$2,500-\$9,999.99	0.15%	0.15%
\$250.01-\$5,000.01	0.07%	0.07%	\$10,000-\$24,999.99	0.20%	0.20%
\$49.99-\$250.00	0.03%	0.03%	\$25,000-\$49,999.99	0.23%	0.23%
<u>MINOR ACCOUNT</u>			\$50,000-\$99,999.99	0.28%	0.28%
(Under 18 years old)			\$100,000 and Over	0.30%	0.30%
\$5.00-\$250.01	0.10%	0.10%	<u>SHARE DRAFT ACCOUNT</u>		
<u>CLUB ACCOUNT</u>	0.10%	0.10%	with average balance over \$500.00	0.03%	0.03%

QUARTER BEGINNING 1/1/2014

CERTIFICATE OF DEPOSIT

<u>Term</u>	<u>Rate*</u>	<u>APY</u>
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

Inclement Weather

In the event that there is a snow or ice storm, we would like to remind everyone of our Inclement Weather Policy. Fulton Teachers' Credit Union will follow the schedule of Fulton County Board of Education. If Fulton County Schools are closed, we will be closed as well. Please call ahead if there is any question about our schedule, as we will update our audio voice message with the latest information.

Holiday and Vacation Clubs

Beginning January 2014, as a continuous effort to be more Green friendly, all Holiday and Vacation Club checks will be automatically dispersed into the savings account unless otherwise requested. Please contact either of our convenient branches with any questions or concerns.

2014 Annual Meeting

Date: Wednesday, January 15, 2014
Time: 4:00 pm
Location: Professional Learning Center South Auditorium
 3121 Norman Berry Drive, East Point, GA 30344
Honoring: We will honor Dr. J. Lawson Sayer for his 50 years of service on our board.

All members are welcome! There will be plenty of door prizes including gift cards and merchandise give-a-ways! Prizes courtesy of Enterprise Car Sales, Credit Union Financial Services, and The Konkle Group.



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Save up to \$15— and be entered into the Turbo Tax Triple My Refund Sweepstakes for a chance to win up to \$10,000!

This year, accomplish something you never thought possible— do your own taxes! With Turbo Tax you'll be confident they'll be done right. Plus, Fulton Teachers' Credit Union members save up to \$15 on Turbo Tax federal products!

You could also win triple your refund amount (or the amount you owe) when you do your own taxes with Turbo Tax. Simply try any Turbo Tax Online product and get an opportunity to win up to \$10K.¹ Sweepstakes valid from December 5, 2013, to February 27, 2014.

Start Turbo Tax now to get your guaranteed maximum refund!² To receive the discount, you must file through the Fulton Teachers' Credit Union Turbo Tax microsite by visiting our website at www.ftcu.com and clicking the Turbo Tax button beneath the "e-services" box.

¹ Turbo Tax Triple My Refund Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/27/14. Subject to complete Official Rules and all applicable federal, state, and local laws. For Official Rules including odds of winning, alternative method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: We will triple the amount of your refund or payment to/from the IRS on your 2013 federal tax return up to a maximum of a \$10,000 payout. Winner will receive a minimum of \$3,000 if their refund or payments is less than \$1,000 and a maximum of \$10,000 if their refund or payment is greater than \$3,334. Prize awarded in the form of a check. Retail Value (RV) up to a maximum of \$10,000. Three (3) First Prizes: A check for \$2,500. Retail value, \$2,500 each. Twelve (12) Second Prizes: A check for \$500. Retail Value, \$500 each. Maximum retail value of all prizes is \$23,500. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

² Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable Turbo Tax or SnapTax federal and/or state purchase price paid. Turbo Tax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your Turbo Tax or SnapTax filing date and no later than 6/15/14. E-file, Audit Defense, Ask a Tax Expert, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the Turbo Tax Satisfaction (Easy) Guarantee.



Fulton Teachers' Mission Statement

"To provide quality financial services and products that are beneficial to the members, while maintaining safe and sound financial practices"

