



South Office

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Hapeville, GA 30354
Phone: (404)768-4980
Fax: (404)768-5496

North Office

1560 Holcomb Br. Rd.
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

SUMMER BRANCH HOURS

June 2 – August 2

Monday-Friday 9am-4pm

Saturday 9am-12pm

NORMAL BRANCH HOURS

Beginning August 4

Monday-Friday 9am-5pm

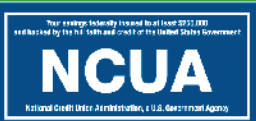
Saturday 9am-12pm

HOLIDAY SCHEDULE

Our offices will be closed
the following dates:

Independence Day: July 4, 5

Labor Day: Aug. 30 & Sept. 1



MONEY TALK



Promotional Rate of
2.90% APR on
**Balance Transfers
& Cash Advances**
for 6 months from July 1, 2014 to
December 31, 2014

After that, your APR (Annual Percentage Rate) will return to

8.90% - 17.90% APR

**Plus 5,000 ScoreCard
Reward Points**

when you transfer your balances between July 1, 2014 and December 31, 2014

Not a Platinum Visa Credit Card holder? Apply today!

Applications may be found at **www.ftcu.com**.

No Annual Fee. No Balance Transfer Fee. Non-Variable Rate.

Rates, terms and conditions are subject to change without notice.

Credit card approval depends on creditworthiness and other qualifications.

If you are charged interest, the charge will be no less than \$0.00.



Visit **www.scorecardrewards.com** to redeem your ScoreCard Reward Points
for exciting travel rewards and valuable merchandise!



Keep Your Budget in Mind When Planning a Vacation

Vacations don't have to be expensive to be memorable and fun. Here are some suggestions to plan a successful vacation.

Create a vacation budget

Decide how much money you can afford to spend on a summer vacation. Start by updating your monthly budget. Review your income, expenses, and debt obligations and be sure to set aside money for emergencies. Then decide how much you can direct toward a summer vacation. Add up the total estimated costs of your trip in advance, before making final plans. Then, put away money each month into your savings account with Fulton Teachers' Credit Union.

Involve your family

Once you've determined how much money you can afford for a vacation, decide how best to spend it. Include your family members to decide on where to go and what to do. If your budget is limited, consider an at-home vacation like a grand picnic with families, friends and neighbors. You could also host a pool party at a local pool or visit tourist attractions in your area.

Research your vacation options

Use the internet to get information on sightseeing, tourist attractions, and discount travel and lodging. Ask travel agents for information on seasonal discounts. Read the latest travel guides available online, in newspapers, and through local visitor and tourism associations. Get advice from friends and relatives who've traveled to places you plan to visit. They can help direct you to places that are fun and affordable.

Plan your itinerary in advance

Map out your daily activities and routes to ensure that you're staying on-course and on budget. Unplanned activities can often amount to unplanned spending. Before you know it your budget will be busted.

Have a credit plan

Check credit card balances on your accounts well before you travel. Make sure they are paid off or under half the limit that you can charge. Credit cards are helpful on the road. They're safer than cash because they can be replaced if lost or stolen. They can make it easy to overspend, though, so be sure to limit your charges to budgeted expenses. Only use one or two credit cards and be sure to keep all receipts and record your charges in a ledger. When you return home, pay off the credit card charges using the amount that you saved for the vacation.

If you would like to discuss your vacation budget with someone, you can take advantage of the **Accel** program, a free financial education and counseling program offered by Fulton Teachers' Credit Union. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Notification of Life Savings Insurance Program Cancellation

Our partner, CUNA Mutual Group, has informed us of their intent to exit the Life Savings product line due to a significant decline in demand. Fulton Teachers' Credit Union currently offers at no-cost to our members age 55 and older with \$2,000 or more in savings, a Life Savings Insurance Policy with a benefit maximum of up to \$2,000 at the time of death.

Per the terms of our contract, your coverage will expire on **December 31, 2014**, as a result of this cancellation. All claims incurred before that date will be honored.

This product was developed in the 1930s during the Great Depression to encourage members to save and to assist in paying funeral expenses. As the marketplace evolved and new products were developed, demand for Life Savings significantly decreased; in fact, more than 1,100 credit unions have canceled this product in the last four years. These cancellations have frequently been a result of increasing costs of the program to credit unions, as the underlying cost of the insurance, coupled with the increased regulatory requirements and administrative burden, have driven up the cost of these products.

You will have an opportunity to convert to a guaranteed individual member-pay life insurance product called Primary Protections. We will provide more information on that option as our coverage expiration date nears.

CUNA Mutual Group will establish a toll-free number you can call closer to our coverage expiration date. Should you wish to replace your certificate with an alternative form of life insurance, their staff is available to discuss coverage options that best fit your needs. They will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family.

ANNOUNCEMENTS

"FTCU FIGURES"

Assets: \$89,607,554 **Loans:** \$47,659,399
Deposits: \$78,386,452 **Members:** 11,134

Figures as of May 31, 2014

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

SHARE ACCOUNT	RATE	APY	MONEY MARKET ACCOUNT	RATE	APY
\$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 7/1/2014

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



Escape from everyday life to George Vanderbilt's 8,000-acre estate in Asheville, NC. Admission tickets include a self-guided visit of the Biltmore House, access to the gardens and Antler Hill Village and a free wine tasting and guided tour at the Winery.

Vouchers are available at either of our convenient branches at no cost. Valid for 4 people and must be presented at the Group Sales Office for discounted admission tickets.



ONE DAY PASS **\$41**
COMBO SEASON PASS **\$66**
(Six Flags + White Water)
WHITE WATER DAY PASS **\$37**

See a teller today for discounted tickets to Six Flags and White Water! Be sure to check out its' newest addition, Hurricane Harbor!

Holiday Club and Vacation Club Notice

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



Mobile Banking Is Now Available

Bank at your convenience

Visit www.ftcu.com/mobilebanking to learn more.

**Aruba, Jamaica—
Oh we know you want to go to
Bermuda, Bahamas—
just sitting in your pajamas**



Wishing you were somewhere off the Florida Keys, white sand and a tropical drink melting in your hand? With a Vacation Loan from Fulton Teachers' Credit Union, you can go anywhere you desire! Vacation Loans are offered for **up to \$1,200.00** and are payable in 12 monthly payments. This loan is in addition to our Signature and Holiday Loans. Approvals are based upon creditworthiness. Visit either branch for more information or apply online at www.ftcu.com.



Mobile Check Deposit Coming Soon!



- 2 checking accounts
- 3 savings accounts
- 2 car payments
- 1 mortgage
- 2 mutual funds
- 2 retirement plans
- 1 site to manage them**



My Money Manager

Learn more by visiting www.ftcu.com/mymoneymanager



Fulton Teachers' Mission Statement

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

