



South Office

3604 Atlanta Avenue
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

NORMAL BRANCH HOURS

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

SUMMER BRANCH HOURS

June 2 – August 2
Monday-Friday 9am-4pm
Saturday 9am-12pm

HOLIDAY SCHEDULE

Our offices will be closed
the following dates:

Spring Break: April 10, 11, 12
Memorial Day: May 24, 26
Independence Day: July 4, 5



MONEY TALK

FULTON TEACHERS' CREDIT UNION INTRODUCES MOBILE BANKING!



Mobile Banking Is Now Available

Bank at your convenience



Whether you're at the beach, lounging at the airport or waiting for an oil change, you now have the power and convenience to securely make payments, transfers, and check balances with Fulton Teachers' Credit Union's Mobile Banking*.



* Messaging and Data Rates May Apply.
Check with your mobile phone carrier for details.

Fulton Teachers' Credit Union is excited to announce the launch of Mobile Banking! Access your accounts anywhere and perform convenient transactions, including bill payments.

Be sure you're registered for Online Banking for a seamless transition into Mobile Banking.

Easy ways to access:

- **Apps** - Download the TouchBanking app for your iPhone or Android device from the app store or our website and enter App Code: **ftcumobile**
- **Mobile web** - Type **ftcu.com** into your mobile browser to log in to mobile banking.
- **Text** - Sign-up through online banking to get account balance alerts via text* message.

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



Mobile Check Deposit Coming Soon!

NEWSWORTHY



- 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



My Money Manager Reduces the Chore of Managing Your Money

Can you imagine what it was like to clean your house before the vacuum cleaner came along? Neither can we and we hope you will feel the same way about the new money management tools now available in NetBranch online banking.

With My Money Manager, Fulton Teachers' Credit Union makes it easy to track spending, set financial goals, and monitor all of your accounts to save time and money.

Some of our favorite My Money Manager features include:

Adding Accounts – Complete your financial picture by bringing in outside account information like investment accounts, retirement funds, credit cards, loans, and savings/checking accounts at other financial institutions.

Create and Track Spending Targets – My Money Manager helps you see how you are spending your money. It is also easy to set and track spending targets with the budget feature.

Set a Goal – It's easy to set a financial goal (like paying off a credit card or saving for a vacation) and feels great when you meet it!

My Money Manager doesn't stop there. There are plenty of other features worth exploring that will help you take control of your finances and save money.

***So log into NetBranch today and start managing your money the easy way!
Visit www.ftcu.com/mymoneymanager for more information.***

ANNOUNCEMENTS

"FTCU FIGURES"

Assets: \$89,472,000 Loans: \$47,475,700
 Deposits: \$78,436,200 Members: 11,135
 Figures as of February 28, 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 4/1/2014

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

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.



**With a Vacation Loan from Fulton Teachers' Credit Union,
you can put the lime in the coconut and drink them both up!**

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.



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.

Refinance Fee

Beginning May 1, 2014, Fulton Teachers' Credit Union will begin charging a \$25.00 refinance fee for Signature (unsecured), Vacation, and Holiday Loans that are refinanced within a six month period. The new fee will help cover the cost of administering loan refinances which has increased due to demand from our members.

We encourage members to borrow responsibly and if possible, to wait at least six months before refinancing your loans.

**Saturday
June 7th, 2014
9am-3pm**

Hapeville Branch
3604 Atlanta Ave.
Hapeville, GA 30354

**Enterprise will appraise
your vehicle using Kelley
Blue Book® Trade-In
Value and ADD \$1250!¹**

¹ Vehicle purchase required on 6/7/14 and
financed with Fulton Teachers' Credit Union



enterprise car sales

Be sure to get pre-approved for an auto loan with Fulton Teachers' Credit Union and take advantage of our competitive rates and choose from a variety of quality used vehicles from Enterprise Car Sales!



Fulton Teachers' Mission Statement

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

