



### South Office

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

### North Office

1560 Holcomb Bridge 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

### HOLIDAY SCHEDULE

Our offices will be closed  
the following dates:

Thanksgiving: Nov 27, 28, 29  
Christmas: Dec 24, 25, 26, 27  
New Years: Dec 31, Jan 1, 2, 3



# MONEY TALK

## Mobile Check Deposit Available December 2014!



We know you're busy, so why not save a trip to the branch? Easily deposit checks from the comfort of your home with Fulton Teachers' Credit Union's Mobile Banking App on your iPhone or Android device\*.

Now you can make a quick and secure check deposit with our mobile banking app\*! You can even check balances, pay bills and transfer funds.

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

Download the **TouchBanking** app from the Apple App store or Google Play. When prompted, enter **App Code: ftcumobile**

### To Use Mobile Check Deposit:

- Log into your Fulton Teachers' Credit Union mobile **TouchBanking** app\*
- Select "Deposit" and enter deposit details
- Snap a picture of the front and back of the check
- Confirm the deposit



\* Mobile Remote Deposit is functional on iPhone and Android apps only. Data Rates May Apply. Check with your mobile phone carrier for details.

## Did You Know?

There's a quicker way to get your account balance! Just call the **Express Line Teller at (404) 768-3459**.

Express Line Teller is our automated telephone response system conveniently available to you 24/7! You may call this automated system to check your account balances and transact business by phone. This service is free regardless of the number of transactions. A 4-digit PIN is required for access. Please contact a Member Service Representative at either branch to acquire a PIN number today!

# PRESIDENT'S MESSAGE



## It's a great day at Fulton Teachers' Credit Union!

School is back in session and FTCU is ready to serve YOU, our members. In August, we attended the back-to-school meetings for Fulton County Schools including New Teacher Orientation, Bus Driver Orientation, School of Nutrition Training, and the School Police Kick-off meeting. We had a fantastic start to the school year opening over 100 new accounts and several more since then!

In addition to our increase in membership, FTCU has recently added Atlanta Public Schools to our field of membership! I am excited to welcome our new school system to the Credit Union family and look forward to many years of helping people afford life.

On a separate note, it is with heavy hearts and great sadness, that we announce the passing of Dr. J. Lawson Sayer, an FTCU board member since 1959. He was granted Board Emeritus status last year when he was diagnosed with ALS (Amyotrophic Lateral Sclerosis or commonly known as Lou Gehrig's Disease) and could no longer serve on the Credit Union Board of Directors for obvious health reasons. Dr. Sayer was a very hard-working and dedicated educator who helped shape what FTCU stands for today: *Family. Service. Integrity.* May his memory be eternal.

Stephen Smith  
President/CEO

## Credit union memberships reach 100 million nationwide

*Georgia hits 2 million mark*

One out of every three Americans is a member of a credit union, with memberships recently reaching the 100 million milestone nationwide. With Georgia credit unions reaching the 2 million member mark, one in every five residents of the Peach State now belongs to a credit union!

Releasing data compiled through its June 2014 Monthly Credit Union Estimates, Credit Union National Association (CUNA) estimates credit union memberships expanded by 2.9 percent in the past 12 months which represents the continuation of a trend. Memberships expanded by 2.5 percent in 2013 and by 2.1 percent in 2012. CUNA expects membership growth to continue in the second half of 2014 and exceed the full-year growth of the previous year.

"Clearly, there is growing recognition for credit unions among consumers," said CUNA President and CEO Bill Hampel. "They increasingly understand that a credit union places their interests above all else, particularly in returning financial benefits to consumer members in the forms of lower rates on loans, higher returns on savings, and lower and fewer fees." Hampel added that in 2013, the financial benefits for U.S. consumers utilizing credit unions totaled more than \$6 billion.

The American Customer Satisfaction Index (ACSI) found in 2013 that credit unions led banks in customer satisfaction, scoring 85 out of 100 compared to 78 for banks. Likewise, the Chicago Booth Kellogg School Financial Trust Index showed 62 percent of consumers trust credit unions while only 28 percent said they trust big banks.

"At a time when consumers mistrust big business and big government, credit unions continue to provide tangible value and helpful service," said Mike Mercer, President and CEO of Georgia Credit Union Affiliates, "service that is now appreciated 100 million times a day."

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

We invite our members to come by either branch for a special treat from **11am-2pm** on **Thursday, October 16, 2014**.

This year the theme for International Credit Union Day is **Local Service. Global Good.**™ 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.



## “FTCU FIGURES”

**Assets: \$89,689,000      Loans: \$48,468,000**

**Deposits: \$78,487,000      Members: 11,214**

Figures as of August 31, 2014

### 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-\$5,000.00	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-\$250.00	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 10/1/2014

### 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

**January 21, 2015 @ 4:00pm**  
**Professional Learning Center South Auditorium**  
**3121 Norman Berry Drive, East Point, Georgia 30344**

# 2015

## Annual Meeting

**All members are welcome! Plenty of DOOR PRIZES! Cash, gift cards AND merchandise GIVE-A-WAYS!**

**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 2015. The Board of Directors has nominated incumbents Rosa Durrah, Marvin Reddish, and David Helton to continue in their positions for an additional term of three years.

#### **About the candidates:**

Rosa Durrah — Rosa is a retired teacher of the Fulton County Board of Education who has served on the Board for over 20 years and on the credit committee for over 27 years. She has served as the Chairperson of the credit committee for many years and is an asset to the lending function.

Marvin Reddish — Marvin is a retired Assistant Principal from the Fulton County Board of Education who has served on the Board for over 17 years. He has served as Chairman of the Board for several years along with serving on the building, personnel, supervisory, nominating, and loan policies committees. He has been instrumental in the development of new products and services.

David Helton — David is the Director of Fiscal Services for the Fulton

County Board of Education who has served on the Board for 7 years. He has served as chairperson of the supervisory committee, currently serves as chairman of the Board, and brings a wealth of knowledge to the board with his strong background in the banking industry.

#### **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 15, 2014.

The nominating committee will review all applicants and close nominations November 30, 2014. If there are more nominations than there are vacancies, our website ([www.ftcu.com](http://www.ftcu.com)) will announce each member running for the Board of Directors with a brief description of their qualifications on December 1, 2014. 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.





**Make 2015 the year you win the Super Bowl experience of a lifetime**

**Use your VISA credit card from September 1- November 30, 2014 to be automatically entered for a chance to WIN!**

**Grab your share of Super Bowl glory**

- Win a trip for two to Super Bowl XLIX in Arizona
- Attend the head coaches' press conference
- Take part in the on-field postgame celebration
- Meet an NFL player

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. VISIT [VISA.COM/NFLPROMOTION](http://VISA.COM/NFLPROMOTION) FOR MORE DETAILS

***Dashing through the mall...  
with a loan from FTCU...  
over the crowds we go,  
shopping all the way!***



The holiday season is just around the corner! Don't get caught last minute gifting this year, so come get your Holiday Loan from Fulton Teachers' Credit Union today! **Holiday Loans are offered up to \$1,200.00.** Approvals are based on creditworthiness.

We also offer our **Signature Loans from \$1,200.00-\$7,000.00** based on the number of years of service with your employer. Rates and approvals are based upon creditworthiness. Come by either of our convenient branches to speak with a loan officer or apply online at [www.ftcu.com](http://www.ftcu.com).

And don't forget about FTCU's fantastic VISA Credit Card promotion going on now until the end of December. For 6 months, members receive a 2.90% APR (Annual Percentage Rate) on Balance Transfers and Cash Advances! This promotion ends December 31, 2014. After the 6 month promotional period, the APR will return to 8.90-17.90% APR. For more information visit:

[www.ftcu.com/promo/platinum.html](http://www.ftcu.com/promo/platinum.html).

## Final Notification of Life Savings Insurance Program Cancellation

Dear Members,

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 have the option to convert to a guaranteed individual member-pay life insurance product called Primary Protections.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CUNA Mutual Group in order to receive coverage. To request the application, **call 855-728-5205** to speak with a fully licensed insurance representative. 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.

## Exceptional Cars. Exceptional Prices. No Exceptions.

More than 5,000 quality used cars, trucks, vans and SUVs, all at great prices.

**Enterprise will appraise your vehicle using Kelley Blue Book® trade-in value and add \$1,250.\***

Upon used vehicle purchase from Enterprise Car Sales

## ONE DAY SALES EVENT! October 18, 2014

**Saturday, 9:00 a.m. — 3:00 p.m.**

Event Location: Fulton Teachers' Credit Union, 3604 Atlanta Ave., Hapeville, GA 30354



- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.\*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.\*\*

**THE PERFECT  
WITH EVERY PURCHASE  
USED CAR  
PACKAGE®**

- FREE CARFAX® REPORTS.
  - 7-DAY REPURCHASE AGREEMENT.\*
- And, you'll never have to haggle about prices.

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