



# MONEY TALK

## FULTON TEACHERS' CREDIT UNION

*"Serving employees and family members for over 70 years"*

**SOUTH OFFICE**  
3604 Atlanta Avenue  
Hapeville, Ga. 30354

**PHONE: (404) 768-4980**  
**FAX: (404) 768-5496**

**NORTH OFFICE**  
5755 North Point Pkwy., Suite 16  
Alpharetta, Ga. 30022

**PHONE: (770) 667-8114**  
**FAX: (770) 667-8329**

### Board of Directors

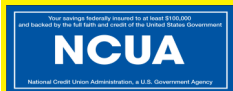
Frances McKibben  
Lawson Sayer  
Carylon Brown  
Larry Brown  
Rosa Durrah  
Marvin Reddish  
Wendy Barnhart  
Monique Mistach  
Patricia McBurnett  
John Anderson

### Employees South Office

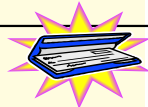
Stephen Smith  
Jim Helms  
Carl Blouin  
Sandra Walker  
Mary Dean  
Vanessa Pace  
Kimberly Echols  
Pat Bush  
Debbie Whitmire  
Wanda Norman  
Aubrey Galeana  
Raleigh Sheffield

### North Office

Danita Caudle  
Lynda Miller  
Arietta Thompson  
Cindy Owens  
Donna Sexton



## Start the year 2007 off right with FREE CHECKING!



Fulton Teachers' Credit Union is excited to offer some new options for our checking accounts. Beginning in 2007, we will have three different checking account plans. One is sure to meet your needs! Come in or call us for a checking account application today or ask for a switch kit to simplify moving your checking account to us from another financial institution!

### NEW CHECKING ACCOUNT OPTIONS

#### PRESTIGE CHECKING \*

- ✓ Free checking account to members with a beacon credit score of 640 and above.
- ✓ All members age 55 or older automatically receive free checking.
- ✓ Direct deposit preferred.
- ✓ First box of checks free.

#### ADVANTAGE CHECKING \*

- ✓ Available to members with a beacon credit score of 580—639.
- ✓ The service fee is waived if the account balance stays above \$300.00 for the entire month. If the daily balance does drop below \$300.00, a low \$7.00 per month service fee will be assessed.

#### E-CHECKING \*

- ✓ Available to members with a beacon credit score below 579.
- ✓ Available to members who have been reported on Chex systems, but have cleared any discrepancies with other financial institutions.
- ✓ A \$12.00 per month service fee.
- ✓ Direct deposit required (some exceptions apply).
- ✓ Use of on-line bill pay and ATM/Visa Check Card.
- ✓ No share drafts or checks can be issued by Fulton Teachers' Credit Union or any check company. The E-Checking Account does not have share drafts or checks associated with it.

#### FREE SERVICES FOR ALL OF OUR CHECKING ACCOUNTS

- ✓ Free ATM/Visa Check Card.
- ✓ Free on-line bill pay service.
- ✓ Free on-line banking with Netbranch.
- ✓ Free overdraft protection from your share savings account.
- ✓ Dividends paid monthly on accounts with an average balance of \$500 and above.
- \* Factors influencing which checking account you qualify for include a credit report and Chex Systems review.



### HOLIDAY SCHEDULE

We Will Be Closed

MLK Day  
January 15, 2007

Spring Break  
April 5 & 6, 2007






**VISIT OUR WEBSITE AT: [www.ftcu.com](http://www.ftcu.com)**  
**EXPRESS LINE TELLER: (404) 768-3459**



# "SWAP 'n DROP" YOUR AUTO LOAN



Fulton Teachers' Credit Union invites you to SWAP  your present car loan financed with another financial institution to FTCU and we'll  DROP your interest rate plus we will pay you  **\$100** for swapping! Let the "SWAP n DROP" begin!!!

- 🍏 Minimum loan amount of \$7,000.00.
- 🍏 Loan must currently be financed with another financial institution.
- 🍏 Eligibility based on creditworthiness and normal qualifications.
- 🍏 Cash offer ends April 15, 2007

**Let us take a look!** We will need the following information: name of bank, account number, phone number, interest rate, number of payments remaining, and current payment. A loan officer will call you with an analysis of how much we can save you! We can set your payment on payroll deduction and you will never have to worry about mailing it in again! Apply on-line at [www.ftcu.com](http://www.ftcu.com) or call a loan officer to get started today!

## INCLEMENT WEATHER



*It's that time of year again! As a general rule, if Fulton County Schools are closed due to inclement weather, Fulton Teachers' Credit Union will close as well. Please call ahead for weather related closings.*

## NOVEMBER 2006 "STATS"

Assets	\$56,099,000
Loans	\$39,665,000
Deposits	\$45,651,000
Members	10,392

WE'RE LISTENING...

NEW OPERATING HOURS:

**MONDAY thru FRIDAY  
9:00AM TO 5:00 PM**



## Annual Meeting Notice!

Wednesday, January 17, 2007 @ 4:00 PM

Professional Learning Center / Staff Development Center—Auditorium



## LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS FOR QUARTER ENDING 12/31/2006

<u>SHARE ACCOUNT</u>	<u>RATE</u>	<u>APY</u>
\$5,000.01 +	2.00	2.02
\$250.01 - \$5,000.00	1.75	1.76
\$49.99 - \$250.00	1.50	1.51
<u>MINOR ACCOUNT</u>		
(Under 18 years old)		
\$5.00 - \$250.01	1.50	1.51
<u>CLUB ACCOUNT</u>		
	1.50	1.51
<u>IRA ACCOUNT</u>		
IRA Up to \$100,000.00	2.75	2.76
IRA \$100,000.00 +	3.00	3.02
(1st Quarter 2007)		
<u>SHARE DRAFT ACCOUNT</u>	.50	.50
(1st Quarter 2007)		

## Protect your car and your wallet with GAP

In the first few years of owning a car, your loan balance will most likely be higher than the value of your vehicle, especially if you put down a small amount or no down payment at all. If your vehicle is stolen and unrecovered or totaled in an accident, your insurance company will cover only the actual cash value (ACV), which is often less than what you owe. You will be responsible for payment of this GAP, or the difference between the insurance payout and the loan balance. Most car dealers sell GAP for \$400.00-\$500.00 but when you finance your automobile with Fulton Teachers' Credit Union we will offer this protection for only \$195.00. Ask your loan officer to show you the "GAP GRAPH" in order to see how long you are likely to be upside down in your vehicle. This graph will give you a good idea whether or not GAP is something you should consider. If you have any questions regarding protecting yourself from unnecessary costs please do not hesitate to contact a loan officer at either of our convenient locations.