



MONEY TALK

Historical FTCU artifacts recovered during research project!

Dear Members,

I wanted to share some exciting history that was recently recovered. While researching our credit union's history for my continuing education at the SRCUS (Southeast Regional Credit Union School), I discovered a book that contained the minutes from the inaugural board meeting, establishing our credit union. As you will see below, the first page of the book contains the unanimous vote to organize our credit union.

South Office

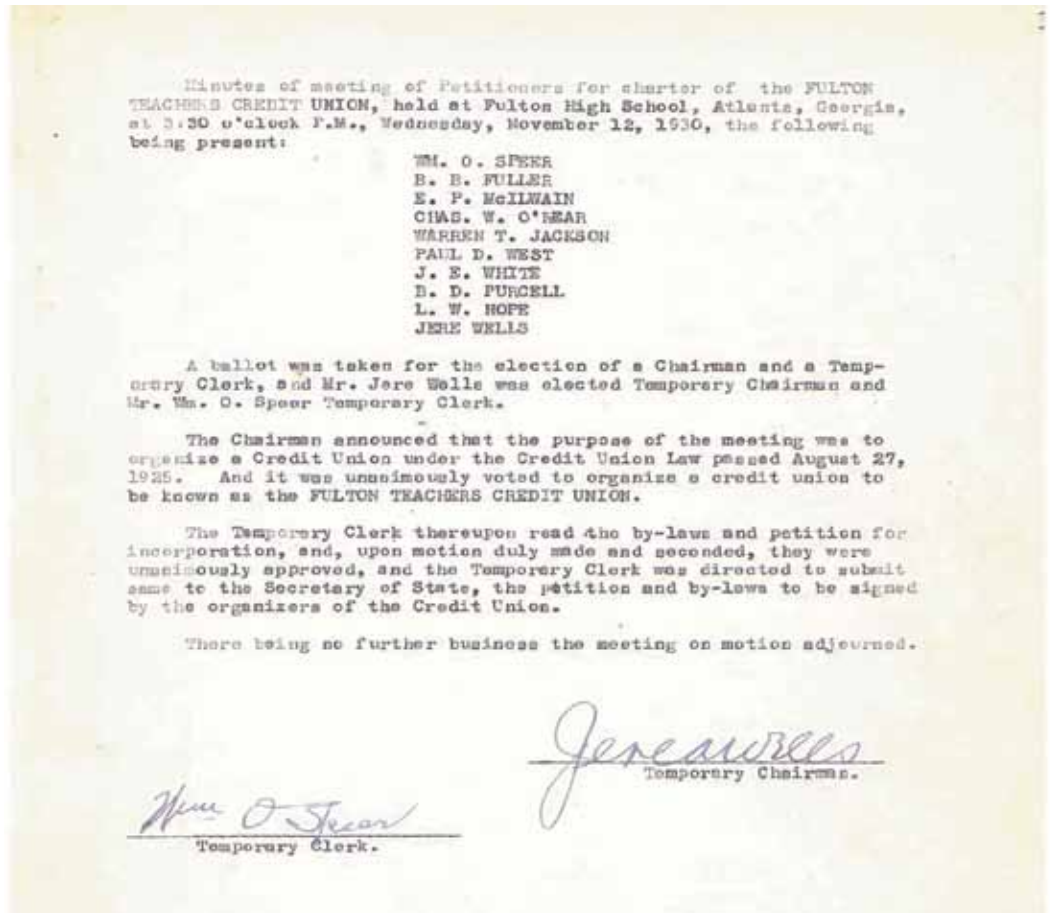
1007 Virginia Avenue
Suite 110
Hapeville, GA 30354
Phone: (404)768-4980
Fax: (404)768-5496

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:



Isn't it wonderful to know that in 2011 we are still upholding the Georgia Credit Union Act of 1925 which was founded on the basis of "People Helping People"? We have not strayed far from our roots and we look forward to another lifetime of serving you, our valued members. I hope this small piece of history makes you as proud as I am to be a part of this great credit union.

Sincerely,
Stephen P. Smith, President



“FTCU FIGURES”	
Assets	\$82,169,920
Loans	\$46,916,869
Deposits	\$70,599,208
Members	10,722
Figures as of February 28, 2011	



Board of Directors

- Lawson Sayer
- Frances McKibben
- Carylon Brown
- Larry Brown
- Rosa Durrah
- Marvin Reddish
- Monique Bonner
- Patricia McBurnett
- John Anderson
- David Helton

Employees

- South Office**
- Stephen Smith
 - Jim Helms
 - Walter Merkle
 - Karen Watkins
 - Vanessa Wright
 - Kimberly Echols
 - Pat Bush
- North Office**
- Debbie Whitmire
 - Wanda Norman
 - Ashley Morley
 - Rhanda Garcia
 - Tekisha Hayman
 - Renee Johns
 - Wayne Pike
 - Stephanie Binion
 - Connie Martin
 - Claudia Fonseca
 - Lynne Evans

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

<u>SHARE ACCOUNT</u>	<u>RATE</u>	<u>APY</u>
\$5,000.01 +	0.45%	0.45%
\$250.01-\$5,000	0.35%	0.35%
\$49.99-\$250.00	0.25%	0.25%
<u>MINOR ACCOUNT</u>		
(Under 18 years old)		
\$5.00-\$250.01	0.35%	0.35%
<u>CLUB ACCOUNT</u>		
<u>MONEY MARKET ACCOUNT</u>		
\$2,500—\$9,999.99	0.50%	0.50%
\$10,000—\$24,999.99	0.60%	0.60%
\$25,000—\$49,999.99	0.70%	0.70%
\$50,000—\$99,999.99	0.80%	0.80%
\$100,000 and Over	0.90%	0.90%
<u>SHARE DRAFT ACCOUNT</u>		
with average balance		
over \$500.00	0.25%	0.25%

QUARTER BEGINNING 4/1/2011

<u>CERTIFICATE OF DEPOSIT</u>		
<u>Term</u>	<u>Rate*</u>	<u>APY</u>
Six month	0.60%	0.60%
Twelve month	1.00%	1.00%
Twelve mo. over \$50,000	1.05%	1.05%
Two year	1.40%	1.41%
Two year over \$50,000	1.45%	1.46%
<u>IRA CERTIFICATE OF DEPOSIT</u>		
Same as the certificates of deposit above.		
*Certificate rates subject to change without notice		
<u>IRA SHARE ACCOUNT</u>		
100,000 +	0.90%	0.90%
Up to \$100,000	0.70%	0.70%



Vacation Loans are Back!

Apply for a Vacation Loan with Fulton Teachers’ Credit Union Today! The loan limit is \$1,200 payable in 12 monthly payments. You may apply for this loan in addition to your normal signature loan limit. Approvals and rates are based upon creditworthiness. Apply online or visit either of our convenient locations today!

www.ftcu.com

Summer Operating Hours

May 31 - August 5
Monday-Friday 9am-4pm
Saturday 9am-12pm

Holiday Schedule

Our offices will be closed for the following holidays:

- Spring Break: April 7, 8, 9**
- Memorial Day: May 28, 30**
- Independence Day: July 2, 4**

NEWSWORTHY



SAVE THE DATE

WHAT:

Enterprise Car Sales/Fulton Teachers' Credit Union Special Car Sale

WHEN:

Saturday, May 21st from 9am-3pm

WHERE:

1007 Virginia Avenue, Suite 110, Hapeville, GA 30354

IF YOU PURCHASE ON THE DAY OF THE
SALE YOU WILL BE REWARDED WITH A

40" FLAT SCREEN TV!



GET PRE-APPROVED TODAY

WITH FULTON TEACHERS' GREAT RATES AND CHOOSE
A VEHICLE FROM THE GREAT SELECTION AT ENTERPRISE CAR SALES!



True or False?



“I can't have a checking account with Fulton Teachers' Credit Union because the ATMs are not conveniently located.”

Definitely, **FALSE**. FTCU is a part of both Allpoint and CU 24 Networks, America's largest, surcharge-free ATM networks. What does that mean for you? It means there are over 55,000 **surcharge-free** ATMs world-wide that can be used without a transaction fee.



Some of these **surcharge-free** ATMs are located in Atlanta venues that you may already visit like: **CVS, Walgreens, Publix, Target, Costco and BP stations.**



Get cash, transfer funds, and view your balance without the pesky fees.

Open your checking account today and take advantage of our ATM Networks.



Got an iPhone, Android or Blackberry device? Download the **FREE** Allpoint application on your phone and find ATMs near you with the touch of a button. Allpoint will even show you a map and give you directions.

Please visit: www.allpoint.com for more details.

Time for “Financial” Spring Cleaning

Open a Checking Account:

It's time to make the switch! With several no-fee options for checking, convenient ATMs, and our “members first” mentality, FTCU is the perfect option for all of your checking needs.

Swap ‘N Drop Your Auto Loan:

Bring your current auto loan to FTCU and not only will we do our best to lower your rate, but we will also pay you \$100 for swapping. Credit decisions are based on creditworthiness.

Maximize Referrals:

For every person that you refer to FTCU, we will pay you \$10 if they open a savings account and an additional \$15 for opening a checking account. There is no limit to the amount of referrals you can bring in.



Clean up your finances with the options available to you at FTCU!