



MONEY TALK

Safety in Numbers

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
bank- ing



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



\$13.6 Billion In Assets

Georgia credit unions provide checking, savings accounts, loans and a wide variety of other financial services. And their members enjoy the security of knowing that, in Georgia alone, credit unions back it all up with assets nearly \$14 BILLION strong.



1.8 Million Georgians

Almost 2 million of your friends and neighbors across the state have joined local credit unions. When you join a credit union, you're not just a customer, you're an owner - and you enjoy the benefits and service that go along with that distinction.



175 Credit Unions Ready to Lend

Georgia credit unions are committed to meeting our members' lending needs. So, if it is time to purchase a new vehicle, buy a new home, refinance your mortgage, consolidate credit card balances or you simply need a small personal loan for everyday expenses, contact Fulton Teachers' Credit Union today. We are here and ready to help.



0 People Have Lost Deposits

Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the U.S. government, protects credit union members with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings!



“FTCU FIGURES”	
Assets	\$63,615,519
Loans	\$41,545,284
Deposits	\$52,314,615
Members	10,604
Figures as of November 30, 2008	



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
- Carl Blouin
- Sandra Walker
- Vanessa Wright
- Kimberly Echols
- Pat Bush

- Debbie Whitmire
- Wanda Norman
- Claudia Fonseca
- Ashley Morley
- Rhanda Garcia
- Tekisha Hayman
- Courtney Morton

North Office

- Danita Caudle
- Lynda Miller
- Arietta Thompson
- Donna Sexton
- Louis Kennedy
- Bret Arnold
- Mimi Frankish
- Jolie Thomas

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

<u>SHARE ACCOUNT</u>	<u>RATE</u>	<u>APY</u>
\$5,000.01 +	1.50%	1.51%
\$250.01-\$5,000	1.25%	1.26%
\$49.99-\$250.00	1.00%	1.01%
<u>MINOR ACCOUNT</u>		
(Under 18 years old)		
\$5.00-\$250.01	1.25%	1.26%
<u>CLUB ACCOUNT</u>		
<u>MONEY MARKET ACCOUNT</u>		
\$2,500—\$9,999.99	1.75%	1.76%
\$10,000—\$24,999.99	2.00%	2.02%
\$25,000—\$49,999.99	2.25%	2.27%
\$50,000—\$99,999.99	2.50%	2.53%
\$100,000 and Over	2.75%	2.79%
<u>SHARE DRAFT ACCOUNT</u>		
with average balance		
over \$500.00	0.50%	0.50%

QUARTER BEGINNING 1/01/2009

<u>CERTIFICATE OF DEPOSIT</u>		
<u>Term</u>	<u>Rate*</u>	<u>APY</u>
Six month	2.75%	2.79%
Twelve month	3.25%	3.30%
Twelve mo. over \$50,000	3.30%	3.35%
Two year	3.40%	3.45%
Two year over \$50,000	3.45%	3.51%
<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 +	2.50%	2.53%
Up to \$100,000	2.25%	2.27%

Tax Time Information

1099 Interest Income Forms for interest earned on savings accounts will be mailed to members that have earned over \$10 in interest in 2008. 1099 forms will be mailed no later than January 31, 2009.

1098 Mortgage Interest Statements will be mailed to members that have paid \$600 or more in mortgage interest in 2008. 1098 forms will be mailed no later than January 31, 2009.

1099-R Distribution from IRA Account will be mailed to members that have taken a distribution from their IRA's in 2008 of \$10 or more. 1099-R forms will be mailed by January 31, 2009.

Operating Hours

Regular Hours

Monday-Friday 9am-5pm

Saturday 9am-12pm

Holiday Schedule

Our offices will be closed:

January 19, 2009

Martin Luther King, Jr. Day

April 9,10 and 11 of 2009

Spring Break



NEWSWORTHY



2009 ANNUAL MEETING

January 21, 2009 4:00 pm

Professional Learning Center / Staff Development Center Auditorium
3121 Norman Berry Drive, East Point, Georgia 30344

Please plan to attend the Annual Meeting to support your credit union.

Door prizes will be given away as well as a drawing at the conclusion of the meeting
for cash, gift cards and merchandise!

Prizes courtesy of Car Solutions, Credit Union Financial Services and the Konkle Group.

IRA Rollovers: Managing Your Retirement Assets

If you've changed jobs or recently retired, you may be wondering what to do with your qualified retirement plan from a previous employer. One option is for you to consolidate your retirement savings into a single traditional IRA.

An IRA rollover may allow you to:

- Preserve the tax-deferred status of your retirement savings
- Increase your investment options
- Move your money out of your former employer's retirement plan without tax or penalties
- Reduce the cost of administration
- Take control over your retirement plan

Compare all your options by consulting with a financial service professional and/or tax advisor before making any decisions.

Consider a direct rollover.

Direct rollovers are a popular way to complete an IRA rollover. With a direct rollover, a check is made payable to your credit union as the fiduciary of IRA. You can roll over the entire amount, and your previous employer is not required to withhold 20 percent of your money for taxes.

If you take a distribution of your retirement funds by having the check payable to yourself, 20 percent will be withheld for federal income taxes and subject to income taxes unless you replace it within 60 days by contributing money from other sources to your IRA.

You're in control.

One of the best parts about rolling over your retirement plan into an IRA is that you are in complete control of your retirement funds. You can change investment options within the IRA based on the investment products we offer here at Fulton Teachers' Credit Union. You may withdraw from your IRA anytime (although you may be subject to taxes and penalties).

If you have any questions, call either branch and we will be happy to assist you.

Beginning February 1, 2009



Fulton Teachers' Credit Union has partnered with Accel to offer a **free** financial management program that provides our members with access to money management and financial education services. Through our partnership with Accel you will be able to have unlimited access to financial counselors at no cost to you!

As a member of Fulton Teachers' Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your credit bureau report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

We are very proud to offer this new excellent service for our membership! For more information, please contact either branch location.

BENEFITS OF OUR VISA PLATINUM REWARDS CREDIT CARD:

- No Annual Fee
- Rates as low as 8.9%
- No fee for Cash Advances
- No fee for Balance Transfers from higher rate cards
- 24/7 Internet account access and online payment capabilities
- Earn ScoreCard Bonus Points for purchases (redeemable for merchandise or travel)
- Around the clock fraud monitoring



Visit www.ftcu.com to download the application or visit either branch to apply.



LifeLock is America's fastest growing Identity Theft company and is now available at FTCU. For more information and to enroll, please visit:
www.ftcu.com/services/lifelock.html

Become an Ambassador!

An ambassador is a member who provides support to the Credit Union at their school. We've had a great response but we still have a few openings. Call Donna at (770) 667-8114 for more information.

