



# MONEY TALK

## 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:

[www.ftcu.com](http://www.ftcu.com)



We are happy to report that the move to our temporary location was successful thanks to the hard work of our great staff! Our contractors will begin the demolition phase of our permanent location in early January. We anticipate moving back to our permanent location (new and improved) in August 2011.

These are exciting times at Fulton Teachers' Credit Union! The renovation of our facility will give us much needed space to better serve our valued members and to offer more products and services. We will be able to offer most of our current services at the temporary location. Regrettably, we will not be able to offer drive-thru, night deposit, or ATM services at our temporary location. This may be a short term inconvenience, but will be very beneficial in the long run when we move into our renovated location. Please remember, our goal is to be your **Primary Financial Institution** and this renovation will bring us one step closer to realizing that goal. Our new contact information is:

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

**The entrance to our temporary location  
is in the back of the building.**

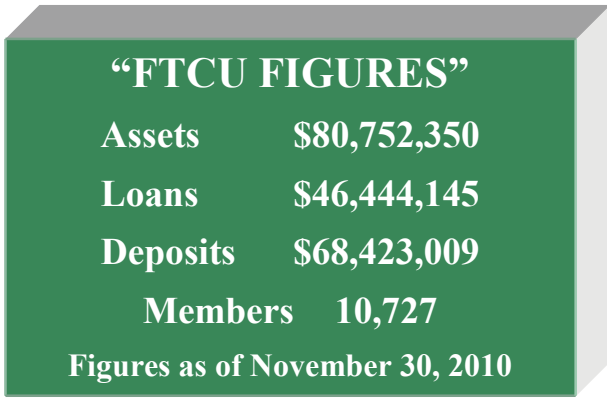
Fulton Teachers' Credit Union has partnered with the Allpoint and Credit Union 24 Networks so our members will enjoy America's largest surcharge-free ATM network. With over 40,000 ATMs, Allpoint is your single source for surcharge-free access coast to coast. Allpoint and Credit Union 24 provide Fulton Teachers' Credit Union members with unmatched convenience and savings. The closest surcharge free ATM is at the Otter Food Citgo Station which is next to Virginia Crossings. Publix, Target, and Walgreens are also all part of the Allpoint Network and offer surcharge-free ATMs.



**ATM Locators:**  
Allpoint: [www.allpointnetwork.com](http://www.allpointnetwork.com)

CU 24: [www.cu24.com/ATMLocator/index.aspx](http://www.cu24.com/ATMLocator/index.aspx)





**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  
 Danita Caudle  
 Sandra Walker  
 Vanessa Wright  
 Kimberly Echols  
 Pat Bush  
 Debbie Whitmire  
 Wanda Norman  
 Ashley Morley  
 Rhanda Garcia  
 Tekisha Hayman  
 Wayne Pike  
 Stephanie Binion  
 Connie Martin  
 Claudia Fonseca

**North Office**

Louis Kennedy  
 Lynda Miller  
 Carl Blouin  
 Mimi Frankish  
 Jolie Thomas  
 Renee Johns  
 Darlene Murray  
 Brandy Butler

**LAST DECLARED DIVIDENDS &  
 ANNUAL PERCENTAGE YIELDS**

**QUARTER BEGINNING  
 1/1/2011**

<u>SHARE ACCOUNT</u>	<u>RATE</u>	<u>APY</u>
\$5,000.01 +	0.60%	0.60%
\$250.01-\$5,000	0.40%	0.40%
\$49.99-\$250.00	0.25%	0.25%
<u>MINOR ACCOUNT</u>		
(Under 18 years old)		
\$5.00-\$250.01	0.40%	0.40%
<u>CLUB ACCOUNT</u>		
<u>MONEY MARKET ACCOUNT</u>		
\$2,500—\$9,999.99	0.60%	0.60%
\$10,000—\$24,999.99	0.70%	0.70%
\$25,000—\$49,999.99	0.80%	0.80%
\$50,000—\$99,999.99	0.90%	0.90%
\$100,000 and Over	0.95%	0.95%
<u>SHARE DRAFT ACCOUNT</u>		
with average balance		
over \$500.00	0.25%	0.25%

<u>CERTIFICATE OF DEPOSIT</u>		
<u>Term</u>	<u>Rate*</u>	<u>APY</u>
Six month	0.70%	0.70%
Twelve month	1.10%	1.10%
Twelve mo. over \$50,000	1.15%	1.15%
Two year	1.55%	1.56%
Two year over \$50,000	1.60%	1.61%
<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	0.75%	0.75%

**HELPFUL TIPS**

Achieving financial goals sometimes requires making adjustments to your family budget. So, if you have a financial goal in your life, take a look at your spending as a way to save money to achieve that goal. Here are just a few helpful tips:

- Reduce grocery expenses
- Cut down on dining out and expensive hobbies
- Cut consumption of non-nutritious beverages
- Perform home maintenance / repair jobs yourself
- Spend less on clothing and personal care
- Purchase a more economical car
- Use the public library for books and magazines

Need help with your financial goals? As a member of Fulton Teachers’ Credit Union you can take advantage of our *Accel* program, a *free financial education and counseling program*. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at: [www.accelservices.org](http://www.accelservices.org)

**Operating Hours**

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

**Holiday Schedule**

**Our offices will be closed:**

**January 17, 2011**  
**In observance of**  
**Martin Luther King, Jr. Day**  
**and**  
**April 7, 8, and 9, 2011**  
**For Spring Break**



## Top Five New Year's Resolutions

(including ways that FTCU can help you reach your goals!)

### **SAVE MONEY**

Pay yourself first! It's recommended that consumers save at least three months worth of living expenses in an emergency savings account. The easiest way to do this is to have at least ten percent of your net income payroll deducted and deposited from your paycheck into your Fulton Teachers' Credit Union Savings Account. Do not delay and start your Payroll Deduction to get a jump start on your savings!

### **TAKE VACATION**

Tired of waiting to accumulate miles or rewards to help fund your next vacation? Use Payroll Deduction to open a Vacation Club Account to save throughout the year for your next vacation. The balance in this account is mailed to you in May, just in time for travel season.

### **GIVE BACK**

A lot of people have a desire to make someone else's life a little easier in the New Year. During tough economic times like these, why not help someone reach their financial goals? Recommend FTCU to your family and friends so that they can reap the benefits of credit union membership. We also offer special services not always available with for-profit institutions such as signature loans and free financial counseling. Plus, we'll pay you for your referrals! You'll receive \$10 for each Share Account opened and an additional \$15 when they open a Checking Account. Share the benefits of FTCU with someone today.

### **SHAPE UP**

Everyone knows that regular exercise can lower blood pressure, help you achieve your fitness goals, and make you happier and healthier. Why not get into better financial shape as well? Accel, a free financial counseling and education program available exclusively to credit union members, offers online and telephone support to help you get your finances in shape!

### **REDUCE STRESS**

Too much stress can take a mental and physical toll on your body. Learning to manage, reduce or minimize stress can lead to longer life, better sleep, and more energy. Your financial institution shouldn't add stress to your life. At FTCU, our members always come first, so rest assured that we will continue to provide you with the best possible service and treat you like family. Three words that best describe our culture says it all: **Family. Service. Integrity.** Visit our website or stop by a branch and experience why FTCU's approach to member service will help you breathe a little easier.



## FTCU to “phase-out” Life Savings Insurance program



Fulton Teachers’ Credit Union has offered Life Savings Insurance to its members for many years. Life Savings Insurance has been paid for by your credit union whereby the credit union matches its member savings at the time of death up to a maximum of \$2,000.00. The maximum benefit is attained if \$2,000.00 is on deposit by the age of 55. If less is on deposit, then a lesser amount is paid. The goal of the program that began in the 1930’s was to encourage members to save and cover future funeral expenses.

Regrettably, as time has passed, we have found that funeral costs have risen (now averaging \$8,000.00) and that many members do not keep the required amount in their savings to remain eligible. Additionally, if you withdraw the funds, then replace the funds, the Life Savings Insurance will not pay out. In order to qualify, members must keep the deposit in their account the entire time from 55 years of age to death according to the plan agreement.

While most credit unions cancelled Life Savings Insurance Programs in the 1980s and 1990s, we continued to offer it as long as possible. After careful consideration of all the factors involved, we are revising our Life Savings Insurance program. Thus, effective February 1, 2011, we will no longer offer Life Savings Insurance on new deposits.

### IMPORTANT:

**FTCU is not canceling our Life Insurance Program for existing participants on eligible deposits made before February 1, 2011.**

If you have any questions regarding this change, please contact either of our credit union offices.

### Did You Know?

FTCU welcomes the family members of  
Fulton County Board of Education and  
our many private school employees

As a result of your membership with Fulton Teachers’ Credit Union, your family members are eligible to join as well! That means spouses, parents, in-laws, siblings, children, cousins, aunts, and uncles can get the benefits of credit union membership.



Don’t let them miss out on the opportunity to get lower interest rates on their auto, credit card, signature, or home loans and the opportunity to earn higher interest rates on their savings and CD investments! Also, FTCU has the convenience

of free online banking, free online bill payment services, and free online applications for loans.

To become a member of the FTCU family, simply fill out a membership form and return it along with a copy of your government-issued picture ID such as a drivers license, state ID card or military ID card and your minimum \$5 initial deposit. You will have access to all of our services once you open your Share (Savings) Account. Please visit our web site at [www.ftcu.com](http://www.ftcu.com) to download our membership application or paste this link into your browser:

[http://www.ftcu.com/forms\\_app/membership%20application.pdf](http://www.ftcu.com/forms_app/membership%20application.pdf)

### 2011 ANNUAL MEETING

January 19, 2011 4:00 pm

Professional Learning Center /  
Staff Development Center Auditorium

3121 Norman Berry Drive  
East Point, Georgia 30344

Please plan to attend our Annual Meeting to support your credit union. Door prizes will be given away and there will be drawings at the conclusion of the meeting for cash, gift cards, and merchandise!

Prizes courtesy of Car Solutions, Credit Union Financial Services (CUFS), Enterprise Car Sales, and the Konkle Group.