

Important Reminders



 International Credit Union Day 
October 20, 2011

In observance of International Credit Union Day, we would like to invite you to join us for a good old fashioned cookout at either of our two convenient locations on October 20, 2011. We appreciate your membership and would like to serve you yet another way by providing lunch from 11:00 am until 2:00 pm. All you have to bring is your appetite and we will take care of the rest. This year's theme is "Credit Unions Build a Better World". We, at Fulton Teachers' Credit Union, trust that we make our members' world better. Allow us to make your world better on October 20, 2011 by supplying you with lunch. We are here to serve!



Are you ready to take online banking to the next level?

Target Date:
January 24, 2012

We are making changes to our online banking platform (Netbranch) to give you more choices, freedom, and convenience. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs. This upgrade will also enable us to add Mobile Banking with remote deposit capture in 2012.

Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can create a dashboard at your main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up e-alerts to notify you about specific transactions, if your balance goes below a minimum, or if a certain check clears. Another new feature will give members the ability to transfer funds from their account to another member's account.

If you haven't yet taken advantage of online banking, there's no better time to begin. The flexibility and increased functionality of the new online banking platform gives you the power to control your banking experience right at your fingertips.

Would anyone like some savings?



For those of you who missed our last Enterprise Car Sale, we will be holding a FIVE DAY ONLY promotion. Enterprise Car Sales will be featuring over 120 makes and models, including a special price on a 2010 Toyota Corolla LE 4dr with 36,000-42,000 miles. This event will be held at the Enterprise Car Sales locations.

As an added benefit, you will receive a 0.50% discount on your interest rate during this FIVE DAY ONLY promotion.

Don't delay, get pre-approved today, then visit www.cuautodeals.com to see the great selection of used vehicles.

North Office
(770) 667-8114

South Office
(404) 768-4980



South Office

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

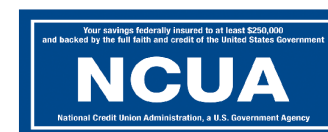
North Office

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



MONEY TALK

HAPEVILLE RENOVATION MAKING PROGRESS!

TARGET MOVE-IN DATE - JANUARY 2012



2011 has been a wonderful year for Fulton Teachers' Credit Union! Who would have thought the year would pass by so fast in our temporary location in Hapeville. FTCU has experienced growth in assets, membership, credit cards, loans, and checking accounts. Also, we continue to improve our infrastructure by automating our accounting process and moving towards a paperless environment. Our targeted move-in date to the Hapeville Branch will be in early January 2012 and we will give proper notification of when we have a final move date. We thank you for your patience and look forward to having you attend our GRAND OPENING CELEBRATION!

Newsflash: If you have not noticed...Its time to stop renting!



Today's housing market is prime for those who are renting or do not own a home. Unfortunately, if you own a home and have to sell it first, it will take **at least** six to twelve months for most home owners to find a buyer. However, the options are very favorable for buyers at this time. There are seemingly endless great deals on homes and your credit union offers two options for obtaining a mortgage:

Option 1) For the best interest rate, we offer mortgages through Credit Union Financial Services. They give competitive rates and charge lower closing costs than other mortgage companies. These loans will be sold on the secondary market so you will make payments to another mortgage company. Please visit www.cufs.org to apply online.

Option 2) This great plan has several attractive benefits. FTCU will originate and service your loan and not sell it on the market. You can set up payroll deductions to be taken directly out of your paycheck and FTCU will pay your closing costs. However, the interest rate is higher than financing with Credit Union Financial Services. Many people like the comfort of knowing that their mortgage is held by FTCU. Please contact a branch manager for more information on both options.

South Office Branch Manager—Karen Watkins (404) 768-4980
North Office Branch Manager —Louis Kennedy (770) 667-8114

“FTCU FIGURES”

Assets	\$85,184,787
Loans	\$47,812,653
Deposits	\$73,238,315
Members	10,867

Figures as of August 31, 2011

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

SHARE ACCOUNT	RATE	APY
\$5,000.01 +	0.35%	0.35%
\$250.01-\$5,000	0.25%	0.25%
\$49.99-\$250.00	0.15%	0.15%
<u>MINOR ACCOUNT</u>		
(Under 18 years old)		
\$5.00-\$250.01	0.25%	0.25%
<u>CLUB ACCOUNT</u>		
0.25% 0.25%		
<u>MONEY MARKET ACCOUNT</u>		
\$2,500—\$9,999.99	0.40%	0.40%
\$10,000—\$24,999.99	0.45%	0.45%
\$25,000—\$49,999.99	0.55%	0.55%
\$50,000—\$99,999.99	0.60%	0.60%
\$100,000 and Over	0.65%	0.65%
<u>SHARE DRAFT ACCOUNT</u>		
with average balance		
over \$500.00	0.15%	0.15%

QUARTER BEGINNING 10/1/2011

CERTIFICATE OF DEPOSIT

Term	Rate*	APY
Six month	0.45%	0.45%
Twelve month	0.65%	0.65%
Twelve mo. over \$50,000	0.70%	0.70%
Two year	0.85%	0.85%
Two year over \$50,000	0.95%	0.95%

IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.

*Certificate rates subject to change without notice

IRA SHARE ACCOUNT

100,000 +	0.75%	0.75%
Up to \$100,000	0.60%	0.60%

Operating Hours

Monday-Friday 9am-5pm

Saturday 9am-12pm

Holiday Schedule

Our offices will be closed :

Thanksgiving

November 24, 25, 26

Christmas

December 24, 26, 27, 28

New Years

Dec. 31, Jan. 2, 3, 4



Holiday Loans are Back!

Apply for a Holiday 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 credit-worthiness.

www.ftcu.com

Apply online or visit either of our convenient locations today!

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
Kimberly Echols
Karen Watkins
Greg Presnell
Wanda Norman
Vanessa Wright
Pat Bush

Debbie Whitmire
Ashley Morley
Rhanda Garcia
Wayne Pike
Stephanie Binion
Connie Martin
Claudia Fonseca
Rene Johns
Lynne Evans
Walter Hopewell

North Office

Louis Kennedy
Danita Caudle
Lynda Miller
Carl Blouin
Mimi Frankish
Jolie Thomas
Darlene Murray
Brandy Butler
Donna Sexton

NEWSWORTHY

Notice of 2012 Annual Meeting, January 18, 2012 4:00 pm

Location: Professional Learning Center / Staff Development Center Auditorium

3121 Norman Berry Drive, East Point, Georgia 30344

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 2011. 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 17 years and on the credit committee for over 24 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 an Assistant Principal at Lake Windward Elementary School who has served on the Board for over 14 years. He has served as Chairman of the Board for several years along with serving on the building, personnel, 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 4 years. He has served as chairperson of the supervisory committee, currently serves as vice-chairperson 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, 1007 Virginia Avenue, Suite 110, Hapeville, GA 30354, on or before November 15, 2011.

The nominating committee will review all applicants and close nominations November 30, 2011. If there are more nominations than there are vacancies, our website (www.ftcu.com) will announce each member running for the Board of Directors with a brief description of their qualifications on December 1, 2011. 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.

ALL MEMBERS WELCOME! PLENTY OF DOOR PRIZES!

CASH, GIFT CARDS AND MERCHANDISE GIVE AWAYS

Prizes courtesy of Enterprise Car Sales, Credit Union Financial Services, and The Konkle Group