

# Money Talk

FAMILY. SERVICE. INTEGRITY.

JULY 2015/ ISSUE 89



## INSIDE THIS ISSUE:

Check out "the 411" section for tips on planning your upcoming summer vacation.



# PRESIDENT'S MESSAGE

I hope everyone is having a wonderful summer! Our branches have been very busy opening new accounts, providing loans for various summer projects, and serving our members' needs. Through May 31, 2015, our assets have increased by \$2,534,019, loans have increased by \$1,942,664, deposits have increased by \$2,580,364, checking accounts have grown by 147, and membership has grown by 86. Our lobbies have been full of members and before we know it, we'll be preparing for all the back-to-school events.

We're very excited to announce that we'll be offering a new service in the coming months called "E-Sign". Members will be able to sign loans electronically for all loan products offered, (excluding real estate loans) which will save them time, eliminating the need to visit either branch. We hope to have "E-sign" up and running by the third quarter of this year.

I hope you take advantage of our two great promotions this summer that are detailed in this newsletter:

First, if you are in need of a car, visit the Enterprise Car Sale on Saturday, August 29, 2015. Enterprise Car Sales has been our trusted partner for many years and will be providing a 3-night cruise with the purchase of a car at the sale!

Second, take advantage of our balance transfer promotion for our VISA credit card. We are offering a low rate for a period of six months. Our credit cards have great, low rates and we charge lower fees than most banks.

Safe travels this summer!

Stephen Smith, President/CEO

# LOCATIONS

## SOUTH BRANCH

3604 Atlanta Ave., Hapeville, GA 30354  
PHONE: (404) 768-4980 FAX: (404) 768-5496

## NORTH BRANCH

1560 Holcomb Bridge Rd., Roswell, GA 30076  
PHONE: (770) 667-8114 FAX: (770) 667-8329

**24/7 EXPRESS LINE TELLER:** (404) 768-3459

## SUMMER BRANCH HOURS

June 1- August 1  
Mon.-Fri. 9am-4pm & Saturday 9am-12pm

## NORMAL BRANCH HOURS

Beginning August 3  
Mon.-Fri. 9am-5pm & Saturday 9am-12pm

## HOLIDAY CLOSINGS

Independence Day: July 3 & 4  
Labor Day: September 5 & 7  
Columbus Day: October 12

HOURS

RATES

## FTCU FIGURES

Figures as of May 31, 2015

ASSETS: \$92,599,700      LOANS: \$51,484,500  
DEPOSITS: \$81,131,000      MEMBERS: 11,402

## LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING JULY 1, 2015

SHARE ACCOUNT	RATE	APY
\$5,000.01+	0.12%	0.12%
\$250.01-\$5,000.00	0.07%	0.07%
\$49.99-\$250.00	0.03%	0.03%

## MINOR ACCOUNT

(Under 18 years old)		
\$5.00-\$250.00	0.10%	0.10%

## CLUB ACCOUNT

	0.10%	0.10%
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## MONEY MARKET ACCOUNT

	RATE	APY
\$2,500-\$9,999.99	0.15%	0.15%
\$10,000-\$24,999.99	0.20%	0.20%
\$25,000-\$49,999.99	0.23%	0.23%
\$50,000-\$99,999.99	0.28%	0.28%
\$100,000 and Over	0.30%	0.30%

## SHARE DRAFT ACCOUNT

with average balance over \$500.00	0.03%	0.03%
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## CERTIFICATE OF DEPOSIT

TERM	RATE*	APY
6 month	0.25%	0.25%
12 month	0.30%	0.30%
12 mo. > \$50,000	0.35%	0.35%
2 year	0.45%	0.45%
2 year > \$50,000	0.50%	0.50%

## IRA SHARE ACCOUNT

\$100,000+	0.20%	0.20%
Up to \$100,000	0.15%	0.15%

## IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.

\*Certificate rates subject to change without notice.

# DON'T GET BURNED BY HIGH INTEREST RATES



**1.99% APR\***  
for 6 months on  
Balance Transfers  
& Cash Advances

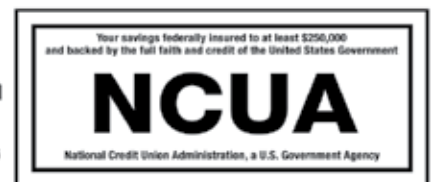
\*After six months, your APR will return to 8.90% - 17.90% based on creditworthiness.

FULTON  
TEACHERS  
CREDIT UNION

SOOTHE THE STING OF SUMMER SPENDING.

**NO ANNUAL FEE ♦ NO CASH ADVANCE FEE ♦ NO BALANCE TRANSFER FEE**  
Not a VISA® Credit Card holder? Apply today at [www.ftcu.com](http://www.ftcu.com)

Promo rate starting July 1, 2015 through August 31, 2015. \*APR= Annual Percentage Rate. Promo for new and existing cardholders. Credit card approval depends on creditworthiness. Rates, terms and conditions are subject to change without notice.





Six Flags  
Ticket Price  
\$42.27

White Water  
Ticket Price  
\$38.03

Season Combo Pass  
\$65.59

Purchase your discounted  
tickets from a teller today!

No More Pencils,  
No More Books...

### School's Out For Summer!

Fulton Teachers' Credit Union knows exactly what you need, now that school is out for the summer! Apply for your Vacation Loan today, and bring your dream vacation into a reality. Whether you're traveling around the world or off to visit family, we can help you relax and vacation the right way! Vacation Loans are offered for up to \$1,200.00 and are payable in 12 monthly payments. Approvals are based upon creditworthiness. Visit either branch for more information or apply online at [www.ftcu.com](http://www.ftcu.com).



Buying a car  
has never been  
so relaxing!

Purchase a car at FTCU's Annual Car Sale and receive a 3-Night Cruise courtesy of Enterprise!

Saturday, August 29, 2015 9am-5pm  
Fulton Teachers' Credit Union - South Branch  
3604 Atlanta Ave • Hapeville, GA 30354



Get pre-approved for an auto loan with  
FTCU and choose from a variety of quality  
vehicles through Enterprise Car Sales.  
Visit [enterprisecarsales.com/ftcu](http://enterprisecarsales.com/ftcu)  
to preview available cars.



12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY\*  
VEHICLE CERTIFICATION  
12-MONTH ROADSIDE ASSISTANCE\*\*  
FREE CARFAX® REPORTS  
7-DAY REPURCHASE AGREEMENT\*\*\*  
And you'll never have to haggle about prices.

Must purchase on 8/29/2015. Certificate is valid for a year once package is received, must book cruise 90-days in advance. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. \*Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. \*\*\*For a period of seven days after the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F06871 DI 6/15 KD



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### Tips For Planning Your Summer Vacation

**Update your monthly budget.** Review your income, expenses, and debt obligations. Be sure to set aside money for emergencies. Then decide how much you can direct toward a summer vacation.

**Research options.** Use the internet or ask a travel agent for information on seasonal discounts, tourist attractions, and travel/lodging pricing.

**Make an itinerary.** Have a plan and map out your daily activities/routes to ensure you stay on budget. Unplanned activities can often amount to unplanned spending.

**Bring a credit card.** Be sure it's paid off before your trip. Credit cards are safer than cash because they can be replaced if lost or stolen. It can be easy to overspend, though, so be sure to stay within your budgeted amount. Keep all receipts and pay it off once you return home.

# Happenings at Fulton Teachers' Credit Union

## WILD ABOUT SAVING

Our South Branch Employees were WILD ABOUT SAVINGS during our Credit Union Youth Day on April 17th. Each branch offered a reading of "The Jungle Book" along with goodie bags and snacks for our youngest members to enjoy.



Carl Blouin, FTCU Chief Lending Officer, presents outgoing Fulton County Superintendent Dr. Robert Avossa with a plaque honoring him for his years of service and dedication to The Fulton County Board of Education.

We had a blast cooking-out at the Fulton County Nutrition Program's "Picnic in the Park".



## SUMMER SUMMIT

Briana Yelverton and Wanda Norman shared the various products and services that FTCU offers with attendees at the Fulton County Schools Summer Summit.