

Lauderdale County Teachers Credit Union
 103 Mangum Street Florence, Alabama
256-766-2936
 www.lctcu.org

January 1, 2019

Hours: Monday – Friday: 8:30 until 4:30

IMPORTANT PHONE NUMBERS:

ARU (automated phone teller) 877.630.1863
 Lost or Stolen Debit Card – 800.472.3272
 Fraud Department (debit card) – 866.750.9107 – this number is calling when there is suspicion with your spending/use of debit card. **PLEASE ANSWER.** Failing to answer could result in restricted use of your debit card.

Services: ARU – automated phone teller, ATM, Internet Banking, IRA’s, Christmas Club, Savings, Checking, Debit cards, Notary Service, Money Orders, Night Depository, VISA Gift Cards, Payroll Deduction (Lauderdale County Board of Education), Direct Deposit, Auto Loans, Boat Loans, Lawn Mower Loans, ATV Loans, Signature Loans, Home Loans (Purchase or refinance), and now AirMed Care(Air Evac) membership.

Please make note of the following dates the office will be closed:

January 21, 2019 Martin Luther King Day
 February 18, 2019 President’s Day

PRIVACY NOTICE: Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may find a copy of this on our website, www.lctcu.org.

SPRING BREAK* - begin January 1st until March 31, 2019.

ANY REASON LOAN* - up to \$ 3,500.00. Call for details.

MAKE SURE MEMBER INFORMATION IS UPDATED. THIS COULD AFFECT YOUR DEBIT CARDS.

Be mindful of SCAM’s - when someone phones asking for information regarding your account number or debit card number, **Never** give out this information over the phone nor any personal information.

Remember, the credit union will have your information, we won’t ask.



Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



NMLS#653469

* must meet eligibility requirements



"SEE YOUR CREDIT UNION FIRST, IT'S WHERE YOU BELONG"



Special Rate for Auto’s – for a limited time
New Auto as low as 1.99%
Used Auto as low as 2.99%
Call for more details – 256.766.2936
ask for Emily, Marilyn or Sherry

ANY CHANGES?
Check to make sure your contact information is correct; address, email, name, phone, etc.



DIVIDENDS

For Quarter ending 12/31/2018

SHARES & DAILY ACTION	.25%
DRAFTS	.10%
CHRISTMAS CLUB	.25%
IRA’S	.50%

CERTIFICATES**

6 months	1.00% APY
12 months	1.26% APY
30 months	2.02% APY
60 months	2.27% APY

**rates subject to change without notice; Yield calculated on \$1,000.00.