

**Lauderdale County  
Teachers Credit Union**  
103 Mangum Street Florence, Alabama

**256-766-2936**  
www.lctcu.org

January 1, 2018

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

**IMPORTANT PHONE NUMBERS:**

ARU (automated phone teller) 877.630.1863

Lost or Stolen Debit Card – 800.554.8969

Fraud Department(debit card) – 800-472-3272

**Services:** ARU – automated phone teller, ATM, Internet Banking, IRA’s, Christmas Club, Savings, Checking, Debit cards, Notary Service, Money Orders, Travelers Cheques, 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 15, 2018	Martin Luther King, Jr. Day
February 19, 2018	Presidents’ Day
March 30, 2018	Good Friday

**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 31st, 2018.

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

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"



**Christmas Club – start one now!**  
Funds available November 1<sup>st</sup> .

**ANY CHANGES?**

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



**DIVIDENDS**

For Quarter ending 12/31/2017

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

**CERTIFICATES\*\***

6 months	.50% APY
12 months	.70% APY
30 months	.90% APY
60 months	1.40% APY

\*\*rates subject to change without notice