

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

256-766-2936
www.lctcu.org

July 1, 2017

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

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:

September 4, 2017	Labor Day
October 9, 2017	Columbus Day
November 10, 2017	Veterans Day
November 23 & 24	Thanksgiving

Planning to travel and use your debit card? There are states that are restricted to PIN transactions, only*. They are; Florida, Texas, and California. No debit card transactions are allowed out of the U.S.

*states are subject to change, please call for a list.

BACK TO SCHOOL LOANS* - begin July 1st until September 30, 2017.

LAWN MOWER LOANS*: Up to \$5,000.00.
BOAT LOANS – NEW OR USED*. CALL FOR RATE/TERMS.

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"



It's not too late to start a Christmas Club account.

PLEASE STAY IN TOUCH!

Let us know if you have ANY updates to your address, phone numbers and email. Address change forms are available on the web site.

Get ready for **Summer** with a loan from **your** Credit Union. Auto, Boat, Vacation, New Home, or Home improvements. Call Emily or Marilyn for assistance, 256.766.2936.

DIVIDENDS

For Quarter ending 06/30/2017

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

CERTIFICATES*

6 months	.40% APY
12 months	.60% APY
30 months	1.00% APY
60 months	1.40% APY

*rates subject to change without notice