

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

256-766-2936
www.lctcu.org

October 1, 2016

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:

October 10, 2016 Columbus Day

November 11, 2016 Veterans Day

November 24 & 25, 2016 Thanksgiving

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.

Christmas Loans - begin October 1st until December 31st, 2016.

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

Home Improvement Loans: October 1 – December 31, 2016.

Get your home ready for the holidays.

L O O k! **Rates for Auto’s*:**

New 2.39% APR for 72 months

New 2.59% APR for 84 months, minimum of \$20,000.00

Used 2.99% APR up to 66 months: 2009-2016

Not available for internal refinance. Loan process fee of \$25.00 will apply. All loans are subject to approval and must meet certain requirements. Rates can change without notice.

NCUA 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.



* must meet eligibility requirements

NMLS#653469



Christmas Club - deposits available October 31, 2016.

Start a Christmas Club account beginning November 1, 2016. No minimum to start.

ANY CHANGES?

Check to make sure your contact information is correct.

Need a little extra \$\$ for the Holidays? Skip a payment - you choose, November, December or January. Mortgages excluded.

DIVIDENDS

For Quarter ending 09/30/2016

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