

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

256-766-2936
www.lctcu.org

October 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

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:

October 9, 2017	Columbus Day
November 10, 2017	Veterans Day
November 23 & 24	Thanksgiving
December 25 & 26	Christmas

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, 2017.

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

Home Improvement Loans*: October 1 – December 31, 2017.

Get your home ready for the holidays.

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 - deposits available October 31, 2017.

ANY CHANGES?

Check to make sure your contact information is correct; address, email, name, phone, etc., for year - end tax information.

L **k!** New Rates for Auto's for a limited time*:

New 2.50% for 72 months
New 2.95% for 84 months, min 20,000.00;
Used 3.45% up to 72 months

DIVIDENDS

For Quarter ending 09/30/2017

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

CERTIFICATES**

6 months	.40% APY
12 months	.60% APY
30 months	.90% APY
60 months	1.40% APY

**rates subject to change without notice