

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

256-766-2936
www.lctcu.org

April 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 – 800.472.3272

Fraud Department(debit card) – 800.262.2024

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:

| | |
|-------------------|------------------|
| May 28, 2018 | Memorial Day |
| July 4, 2018 | Independence Day |
| September 3, 2018 | Labor 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.

VACATION LOAN* - begin April 1st until June 30th, 2018.

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

HOME IMPROVEMENT LOAN* – April 1, 2018 – June 30, 2018
Up to \$5,000.00 for 36 months

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"



PLEASE NOTE: Beginning June 1, 2018, all members that are flagged as **DORMANT** will be charged an annual fee of \$5.00. **DORMANT ACCOUNTS**, are accounts under the member number, that have had **NO ACTIVITY** in 3 years, this excludes dividends.

ANY CHANGES?

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



DIVIDENDS

For Quarter ending 03/31/2018

| | |
|-----------------------|------|
| 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