

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

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

October 1, 2019

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) – 866.750.9107 – this number is calling when there is suspicion with your spending/use of debit card. **PLEASE ANSWER.** Failing to answer could result in restricted use of your debit card.

**Services:** ARU – automated phone teller, ATM, Internet Banking, IRA’s, Christmas Club, Savings, Checking, Debit cards, Notary Service, Money Orders, Night Depository, 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, VISA** Gift cards.

Please make note of the following dates the office will be closed:

October 14 Columbus Day  
 November 11 Veterans Day  
 November 28 & 29 Thanksgiving

**Skip a Payment begins in November.**

**CHRISTMAS LOAN\*** - begin October 1st until December 31, 2019. Up to \$1,000.00 @ 10% term 12 months.

**GET A HOME IMPROVEMENT LOAN\* UP TO \$5,000.00.**

**MAKE SURE MEMBER INFORMATION IS UPDATED. THIS COULD AFFECT YOUR DEBIT CARDS.**

**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 will be deposited into your savings account November 1<sup>st</sup>.**

**New Auto Rates\*** as low as 1.99% up to 72 months.

**Used Auto Rates** as low as 2.99% up to 66 months.

\*Members must meet certain credit requirements to qualify. These rates are not available for internal refinance. Call us for more details. Rates are subject to change without notice.

**DIVIDENDS**

For Quarter ending 9/30/2019

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

**CERTIFICATES\*\***

6 months	1.61% APY
12 months	1.86% APY
30 months	2.47% APY
60 months	2.88% APY

\*\*rates subject to change without notice; Yield calculated on \$1,000.00.