

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

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

October 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 – 800.554.8969

Fraud Department (debit card) – 866.750.9107

**Services:** ARU – automated phone teller, ATM, Internet Banking, IRA’s, Christmas Club, Savings, Checking, Debit cards, Notary Service, Money Orders, 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 8, 2018                      Columbus Day  
November 12, 2018                Veterans Day  
November 22 & 23                 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 LOAN\*** - begin October 1st until December 31, 2018.

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

**HOME IMPROVEMENT LOAN\*** begin October 1<sup>st</sup> until December 31,2018

**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"



**Special Rate for Auto’s – for a limited time**  
**Beginning October 1, 2018**  
**New Auto as low as 1.99%**  
**Used Auto as low as 2.99%**  
**Call for more details – 256.766.2936**  
**ask for Emily, Marilyn or Sherry**

**ANY CHANGES?**

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



**DIVIDENDS**

For Quarter ending 09/30/2018

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

**CERTIFICATES\*\***

6 months	1.00% APY
12 months	1.26% APY
30 months	2.02% APY
60 months	2.27% APY

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