

Spring 2024



New Saturday Branch Hours at Albertville at Food City

Please note that as of Saturday, April 6, our Albertville branch at Food City hours have changed to 9am to 2pm.



2024 ANNUAL MEETING



Sunday, April 28, 2024

Registration Begins at 1 P.M. CST
Meeting Begins at 2 P.M. CST

The Venue at Coosa Landing

201 George Wallace Drive
Gadsden, AL 35903

All the earnings. None of the restrictions.

MONEY MARKET ACCOUNT

Earn up to **2.75%** APY*

MEMBER ACCOUNTS ARE INSURED TO \$1,000,000**

Federally Insured by NCUA. *APY = Annual Percentage Yield

All the earnings. None of the restrictions.

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BALANCE UP TO

APY

\$500.00 - \$9,999.99

1.50%

\$10,000.00 - \$24,999.99

2.00%

\$25,000.00 - \$49,999.99

2.50%

\$50,000.00 and up

2.75%

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\$1,000?

Celebrate America Saves Week
Deposit at least \$100 into your savings
account and you could win \$1000
(one entry per account*)

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CREDIT UNION

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\$2,500 Vacation Giveaway!

Every hotel night booked on Credit Union Travel = 1 entry!

[BOOK TRAVEL + ENTER TO WIN](#)

How to Prepare Your Home for Spring

By CUContent

Winter is on its way out, so spring's on its way in. That means it's time to stop hibernating and get your home ready for the season! Here's how to do that in just five easy steps:

Step 1: Clean your yard Rake up all leaves, loose twigs and anything else your yard has collected over the winter. If you own a mulching mower, you can shred the leaves and allow them to compost on your lawn.

Step 2: Prep your grass and other plants and trees Prune all dead and diseased branches from trees and shrubs. Pull up weeds and crabgrass, making sure to get the entire root. Fertilize and seed your lawn to promote new, healthy roots and strong grass growth.

Step 3: Clear your gutters Clogged gutters can cause big-time damage to your home. After a long winter, your gutters may be full of leaves, twigs and other debris. Use a gloved hand to clear your gutters of all objects and then flush the gutters with a running hose. This will also help you find any leaks that need to be repaired. Remember to be super careful when using ladders!

Step 4: Clean the exterior of your home If you own a pressure washer and already have the specialized cleaning solution to use with it, you're ready to go. Otherwise, you can rent a pressure washer from a home improvement store, like Lowe's or Home Depot, and buy the cleaning solution there as well. Load the washer with the solution



and clean the outside of your home using slow movements. Let the solution rest for a few minutes, and then rinse it using the washer or a garden hose.

Step 5: Prepare your A/C units Make sure your home is ready to handle the heat by inspecting your A/C units early in the season. Check your outdoor unit panels, removing all leaves, twigs and other debris that may have accumulated over the winter. Also check the interior of the unit to be sure it's clear of any debris that may have blown inside. Finally, it's a good idea to change your HVAC system's air filter before you turn it on for the new season. Your home is ready for the new season! Have a wonderful spring.

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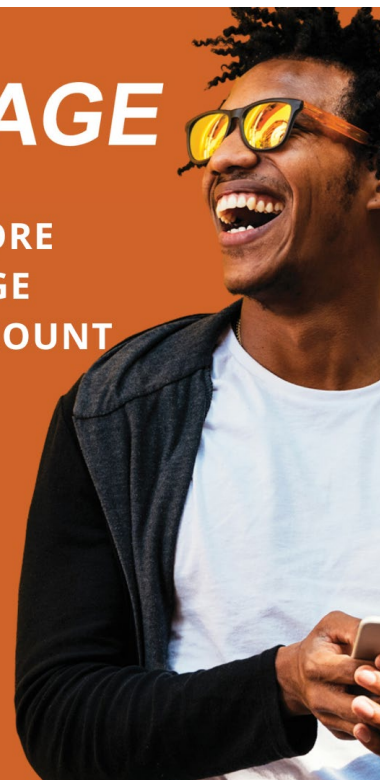
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WITH AN NGAGE
SPENDING ACCOUNT

3.0% APY*
on your money
up to \$25,000



*APY = Annual Percentage Yield

NCUA



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Credit Union Partner's **Helping Hands Foundation**

Now Accepting Applications!

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Alabama Teachers Credit Union and Family Savings Credit Union. The foundation's purpose is to increase the overall impact of our credit unions by helping others in the communities we serve. The Community Foundation of Northeast Alabama will be managing the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests will be based on an application scoring system established by the CUPHHF. The foundation will operate with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

AREAS OF FUNDING INCLUDE:

- Home repair that corrects a health hazard
- Home repair that assists individuals with disabilities
- Immediate food or shelter need not met by any other agency
- Immediate health care need not met by any other agency

ELIGIBILITY REQUIREMENTS; ALL REQUIREMENTS MUST BE MET:

- Live in an area served by one of the two credit unions
- Are either over 60, or disabled or low income or handicapped, and
- Have an immediate need due to a local disaster, emergency or have an unmet need

To inquire or to apply for funding, please visit The Community Foundation of Northeast Alabama at yourcommunityfirst.org and search for Credit Union Partner's Helping Hands Foundation or call 256-231-5160.





\$0
purchase fee
during May
and June

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- Load from \$10 to \$1,000
- Let them purchase what they want or need


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credit union

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2024 Holiday Closings:

May 27
Memorial Day

June 19
Juneteenth

July 4
Independence Day

September 2
Labor Day

Financials

As of March 31, 2024

Assets	\$1,004,306,182
Loans	\$790,663,755
Shares	\$842,962,570
Members	75,621

Branch Locations:

Gadsden - Main Office

711 East Meighan Boulevard
Gadsden, AL 35903

Rainbow City

3003 2nd Street
Rainbow City, AL 35906

Anniston

1800 Golden Springs Road
Anniston, AL 36207

Albertville at Food City

7200 US Highway 431
Albertville, AL 35950

Scottsboro

24661 John T. Reid Parkway
Scottsboro, AL 35768

Rockmart

101 Felton Drive
Rockmart, GA 30153

Hiram

342 Charles Hardy Parkway
Hiram, GA 30141

Cartersville - East

3 Ryan Boulevard
Cartersville, GA 30121

Cartersville - West

205 Douthit Ferry Road
Cartersville, GA 30120

Calhoun

1273 Curtis Parkway
Calhoun, GA 30701

Rome at Walmart

2510 Redmond Circle NW
Rome, GA 30165

Call Center Hours:

Mon., Tues., Thurs. & Fri.
7:30 am – 5:00 pm CT

Wednesday
7:30 am – 3:00 pm CT

888-311-3728