

NEWS CHECK

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If you're looking for a



see your Credit Union
for a Vehicle Loan!

Spring into summer behind the wheel of a new vehicle. Whether it's new or just new to you, remember that chances are the best place to finance it is at the credit union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from the credit union. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation. Thanks to the Web, you can now do most of your vehicle-buying research from the comfort of your computer. If you have any questions, call on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.

Set Up a Savings System

1. Pay off credit cards. Pay down high interest debt such as credit cards.
2. Build up an emergency fund. Put aside at least six months' expenses that can be tapped into for unexpected expenses such as medical bills, car expenses, etc. By doing this, it will help you not slip back into debt with unplanned expenses.
3. Pay yourself first. Use automatic payroll deduction or automatic transfers from your checking account to put money into a separate savings account.
4. Start out small and then increase. Begin by tucking away 2 to 3 percent of your paycheck. Then try to increase your savings rate to 10 percent.
5. Employer savings plan. If the company offers a matching savings plan (example 401K), take advantage of it to match your contributions.
6. Save your raises. Whenever you get a raise, increase the amount you are saving. You don't have to save it all, but the more you save the better.
7. Live within your means. If you don't need it - don't buy it.
8. Stick with your plan. Just because you might have a setback doesn't mean you stop saving.

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the LAST Word

Did You Know?

*Underground is the only word that begins and ends with the letters und.

* Facetious uses every vowel in alphabetical order.

WE MISSED YOU !

The 75th Annual meeting of Atlanta Teachers Federal Credit Union was held February 22, 2010. Each year door prizes are presented to members in attendance. A random drawing was held from the listing of all members who returned their reservations.

Listed below are members we hope to see next year. You told us that you planned to attend this year, your name was drawn and called but you did not answer or come forward!

1. James S. Cawley
2. Mary J. Bowden
3. Ayana Cawley
4. Diane Plummer
5. Helen Mallory
6. Victoria W. Jenkins
7. Donetta L. Bryant
8. Terry Harrington
9. Bernie W. Blackshear
10. Diana Moody
11. Germaine Y. Mcauley
12. Johnny L. Wilson
13. Harriet S. Petty
14. Eunice M. Wright
15. Moses C. Few

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 31, 2010



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