

NEWS CHECK

Atlanta Teachers Federal Credit Union

April 2011

A Better Way To Buy Your Car

Introducing MEMBERS AutoChoice™



PREFERRED AUTO SALES

Find It - Sit back and let MEMBERS AutoChoice (MAC) negotiate a great deal for your **NEW or PRE-OWNED** vehicle!

Finance It - While MAC is finding your vehicle, we'll be processing your loan.

Note: at Atlanta Teachers we understand that in these difficult economic times, some members may be experiencing impaired credit. If this is the case, Atlanta Teachers may be able to help you.

**New or Pre-Owned
Trade-In Service Available**

Call Today! (404) 525-3218 • (770) 963-5860

membersautochoice.com

Atlanta Teachers FCU has arranged for MEMBERS AutoChoice™ (an independently owned and operated entity) to provide service for its members

2011 Annual Meeting

Ownership in Action

The 76th annual meeting of the Atlanta Teachers Federal Credit Union was held on February 28, 2011.

Among other items on the agenda, the written report of the nominating committee for board elections was approved. Because there were no petitions submitted, a motion to declare those nominated by acclamation was made and approved.

Attendees enjoyed a BBQ dinner, new friendships gained, and old friendships renewed.

We hope to see even more members at the 2012 Annual Meeting.

Atlanta Teachers FCU

261 Joseph E. Lowery Blvd., NW
Atlanta, Georgia 30314-3398

Hours of Operation

Monday – Friday 9:00 a.m. – 5:00 p.m.

Phone : (404) 525-3218

Fax: (404) 525-8320

atlantateachersfcu.com



Atlanta Teachers Federal Credit Union

FEE SCHEDULE – Effective May 1, 2011

Deposited Check Returned	5.00
Deposited Check Returned – Member’s account at another financial institution	25.00
Excessive Withdrawal (6 free/quarter)	5.00
Christmas Club Early Withdrawal	10.00
Overdraft Transfer from Savings (3 free/quarter)	5.00
Account Activity Printout	5.00
Account Research	10.00/hr., 1 hr. minimum
Account Balancing Assistance (per hour)	10.00/hr., 1 hr. minimum
Telephone Transfer (per transaction)	2.00
Wire Transfer Out (domestic)	20.00
Wire Transfer In	5.00
Wire Transfer Out (international)	35.00
Stop Payment – Official Check	35.00
Stop Payment – Personal Check	28.00
Stop Payment – ACH	35.00
Dormant Account Fee (36 months no activity)	5.00/ month
Loan Application Fee	10.00
Membership Fee	5.00
Copy of Official Check	5.00
Copy of Official Check – over 12 mo. old – up to 3 items	5.00
Copy of Official Check – over 12 mo. old – more than 3 items	see account research
Account Closed Within 1 year of opening	10.00
Garnishment/Levy/Judgment Handling	25.00
CPA Account Confirmation	20.00
Returned Mail Processing	5.00
Share Draft Printing	varies by style
Copy of Cleared Share Draft (no charge from home banking)	5.00
Verification of Deposit	10.00

- Subject to Change –

****Our loan application fee will be waived through June 30, 2011****

Taking Advantage of a Slow Housing Market

Recognizing the opportunities...

- Sellers often set their asking prices lower than the prices of similar houses that sold months before.
- Sellers are also often more willing to offer other allowances, such as paying for closing costs or leaving appliances.
- You have more time to search before deciding whether or not to make an offer.

If you're in the market for a new home, you know this is an excellent time to take advantage of the good deals that are in abundance today. You can count on low closing costs and personal service from **Credit Union Financial Services (CUFS)**, and have your choice of a wide range of conventional first mortgages options.

- **Great rates**
- **Low closing costs**
- **Online pre-approval available**

Call CUFS at (678) 658-4466 or go to www.cufs.org.

