

NEWS CHECK

Atlanta Teachers Federal Credit Union

January 2012

Annual Meeting & Board of Director Elections

The 76th Annual Meeting of the Atlanta Teachers Federal Credit Union will be held Monday, February 27, 2012 at 6:00 PM. The meeting will be held at the:

Adamsville Park Recreation Center
3201 Martin L. King, Jr., Dr.
Atlanta, Georgia 30331

Join your fellow members at our 2012 annual meeting where board of director elections will take place to fill four positions for two-year terms. Nominations will be accepted by the Nominating Committee through February 1, 2012.

We look forward to seeing you soon.

Please complete and return the reservation form below by Monday February 20, 2012 to:

Atlanta Teachers Federal Credit Union
261 Joseph E. Lowery Blvd., NW
Atlanta, GA 30314-3398

-----CUT AND MAIL-----

PLEASE PRINT

NAME: _____

ACCOUNT NUMBER: _____

I plan to attend the ATFCU Annual Meeting,
February 27, 2012 at 6:00 PM
Telephone Number: _____



Ready to Purchase a New or Pre-Owned Vehicle?



Find It... You'll be the winner when you sit back and let MEMBERS AutoChoice (MAC) play the negotiating game for you! They will find the vehicle you want and negotiate a great deal.

Finance It... While MAC is finding your vehicle, we'll be processing your loan. Atlanta Teachers has great rates - as low as 4.5% APR*.

MAC also has the latest information on rebates, optional equipment, payments, and can even handle your trade-in.

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.



PREFERRED AUTO SALES

*APR – Annual Percentage Rate. Members must qualify for an Atlanta Teachers Federal Credit Union loan. Offer valid on 2009 or newer models and requires automatic payment by direct deposit or payroll deduction, may not be used in combination with any other offer, and is not valid on existing Atlanta Teachers FCU loans. A \$10.00 loan application fee is charged for processing.

Privacy Notice and Policy

We have never shared nonpublic personal information except as required by law and we will continue to protect your privacy.

Our Privacy Disclosure Policy Categories of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, and parties to transactions.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

Categories of Information That We Disclose

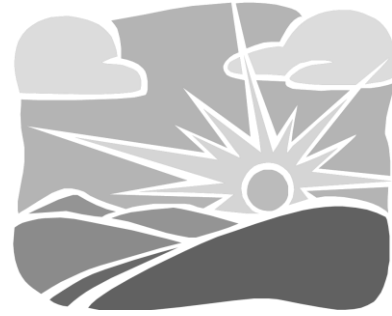
We do not disclose any nonpublic personal information about our members or former members to anyone, except as required by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you ever have questions or concerns about the integrity of your account information, please contact us.

ATLANTA TEACHERS FEDERAL
CREDIT UNION
261 JOSEPH E. LOWERY BLVD., NW
ATLANTA, GA 30314-3398
(404) 525-3218



Fresh Start Auto Program

Having trouble qualifying for an auto loan? Had credit difficulties in the past? Looking for a Fresh Start?

If you answered yes to any of these questions, then we may have a solution for you. We are now offering a Fresh Start auto loan program for members who need a Fresh Start.

Contact an Atlanta Teacher's FCU representative today for details of the program.

(404) 525-3218

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



This credit union is insured by the National Credit Union Administration.