Wildcat

3rd Quarter October 2014

Products & Services

- **Consumer Loans:**

New and Used Cars/Trucks
Line of Credit
Personal Signature
Share & Certificate Secured
Recreational Vehicles
Major Household Appliances
....and Much More!!

- **Mortgage Loans:**

Conventional
Home Equity Line of Credit
Undeveloped Land
Mobile Homes

- **Checking:**

CU101 (Ages 13-22)
Convenience
Advantage
Premium
Money Market

- **Savings:**

Regular
Club Accounts
Certificates of Deposit
IRA Accounts
Youth/Teen Club

- **Services:**

ATM
DEBIT Cards
Night Depository Box
Direct Deposit
Interactive Website
Home Banking
E-Statements
Safe Deposit Box
YMCA Discount
Internet Loan Application
Visa Gift Card
Visa Reloadable Card

What can your Credit Union do for you this holiday season?

It seems like each year the presents get more and more expensive. The Credit Union would like to ease the stress on your wallet at Christmas time by offering just a few of our many services.

- ***A Skip–a–Pay*** is a one time per year loan extension on your existing signature or car loan. For a $15 fee you can skip the payment for one month!
- ***A Holiday Loan Special*** can help ease your financial stress of the holidays. Borrow up to $2500 for 12 months at 7% APR*.
- ***A Christmas Club Account*** can come in handy when saving for Christmas. Begin saving your own money in a secure account away from your other funds which can be done by transfer, payroll deduction or deposits.

Ask us about any of these services and more to make your life easier.

ATTENTION:
If you already have a Christmas Club Account your check will be cut October 15th, 2014.

Switch to Save

Why Switch?

Credit Unions offer many of the same products and services as banks but with a credit union our members are our shareholders. That makes you an owner of the credit union. Last year, members of Georgia credit unions enjoyed $124 million in member benefits they would not have received if they had conducted their business with banks.

- **Better Rates.** Credit unions have better rates on loans and better interest rates on deposit accounts.
- **Lower Fees.** It seems as if every time bank customers turn around, they are being hit with more fees. In 2013, credit union members each saved $63 in fees over what they would have been charged by banks.
- **Federally Insured Deposits.** Credit unions are federally insured by the National Credit Union Share Insurance Fund for up to $250,000.
- **Commitment to service.** With a mission of "people helping people", credit unions are at the forefront of serving members. They serve the greater community through activities like supporting education, raising funds for charity and participating in disaster relief efforts.

Local Service. GLOBAL GOOD.™
INTERNATIONAL CREDIT UNION DAY®

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education. On October 16, credit unions around the world will unite behind the message of "Local Service. Global Good.™" for International Credit Union (ICU) Day. Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.

V.T.F.

EQUAL HOUSING LENDER

Employees

Katy Houston- Manager Ext. 24
Romunia Edwards– Asst. Mgr. Ext. 14
Angelita Moore– Loan Officer Ext. 21
Angie Lawson- Bookkeeper Ext. 10
Brandy Hall– MSR Ext. 22
Avery Calhoun– Front Teller Ext. 19
Brandon Chambers- Teller Ext. 13

Board of Directors

John Wilkinson– Chairman
Willie Ferrebee– Vice Chairman
Essie Rayford– Director
Katy Houston– Treasurer
Cynthia Castleberry– Director
Rosilyn Despain– Secretary
Ingrid Hall– Director

Advisory Board

Carol Brown– Central Office
Tommy McNeal– Eddie Laws
Andre Scruggs– Newbern Middle School
Linda Sermons– J.L. Lomax
Carl Roe– Maintenance
Joni Yeargan– Resource Center
Brenda Rodgers– Sallas Mahone
Belinda Griffin– Nutrition
Brenda Jones– Special Education
Shirley Whitehead– VHS
Betty Mathis– Pinevale Elementary
Diane Fairell– Transportation
Sheree Boggs– Wiregrass Technical College

Holiday Closings:

-October 13th
Columbus Day
-November 11th
Veterans Day
-November 27th &28th
Thanksgiving
-December 24th 1/2 day and closed 25th and 26th.
Christmas
-December 31st 1/2 day and closed January 1st
New Years Day

Valdosta Teachers' Federal Credit Union Members Can Save with Sprint

The average American family overspends on their wireless services by an average of $200 per year. If this sounds like you, it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership. *(Details below.)*

You or your business could save hundreds each year with these discounts:

Personal – Save 10%

10% discount on select regularly priced Sprint monthly service
Waived activation fee on new lines (up to $36 in savings)
Waived upgrade fee (up to $36 in savings)
Buy online to save even more
Unlimited data available on select phone plans
Ready Now, one-on-one personalized setup, is provided at select Sprint Stores**.** Use **Corporate ID: NACUC_ZZM** to claim your discount

Business – Save 15%

15% discount on select regularly priced Sprint monthly service
Waived activation fee on new lines (up to $36 in savings)
Waived upgrade fee (up to $36 in savings)
Unlimited data available on select phone plans
Ready Now, one-on-one personalized setup, is provided at select Sprint Stores**.** Use **Corporate ID: NACUC_ZDS_ZZM** to claim your discount

Visit LoveMyCreditUnion.org/Sprint to start saving with the Sprint Credit Union Member Discount.

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

Free Invest in America app for Android and/or iPhone.

iPhone users find it at the **Apple App Store.**
Android users find the app in **Google Play.**
Search for "Invest in America."
You will be prompted to black out all confidential information within the app.

Visit www.Sprint.com/verify from a mobile device. *Black out all confidential information on your documentation prior to faxing.*

Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card: http://www.sprint.com/.

COME TO V.T.F.C.U. BEFORE YOU PURCHASE YOUR NEXT VEHICLE!

It may seem convenient to finance through the dealership when purchasing a car, but convenience can come at a price. "Car dealerships often make more profit from financing the vehicle and the sale of "extras" sold in the Business Office than from the actual sale of the vehicle itself." -Michael Royce, AOL Auto. Dealerships and car salesmen are in a business and some times that business includes hidden fees.BE PREPARED. Go in with a pre-approved amount financed through our Credit Union showing how much you are willing to spend. Keep in mind we will always have competitive rates. We will Meet or Beat our competition.