



WALTON COUNTY TEACHERS' FCU

1586 Highway 90 West- P.O. Box 634
DeFuniak Springs, FL 32435
Phone# (850)892-2024

JUNE 30, 2015

- ❖ **DIVIDENDS FOR THE SECOND QUARTER 2015** for regular savings is .25% APR or .25% APY. Please contact us for information on our CD rates. We encourage our members to *save with us* as it is very important to the growth of our credit union.
- ❖ **CHECK OUT OUR WEBSITE:** www.waltoncountyteachersfcu.com and “Like us on Facebook”
- ❖ **LOOK** for our ad in the local magazine “Street Talk America”
- ❖ **MARY ELLEN HEAD** was the first quarter \$50.00 winner!! REFER SOMEONE to our credit union, **that becomes a new member**, and your name will go into a drawing for \$50.00. WE APPRECIATE OUR MEMBERS!
- ❖ **WALTON COUNTY TEACHERS' FCU** was very happy to present four of our members, \$500.00 Scholarships at the end of this school year. The recipients were Seniors: Brittany Robertson and Kayla Jackson (Walton High School), Savannah Beaver (South Walton High School) and Lindsey Jones (Mossy Head Elementary) for her graduate work to complete her teaching certificate. We are so proud of these young people!
- ❖ **NEW FEE SCHEDULE TO TAKE EFFECT ON JULY 1ST**. After several years of no fee revisions, WCTFCU has made a few changes to our fee structure. We have postponed this as long as possible, but rising costs make changes necessary. Please check out the new fee schedule on our website and it is also posted in the office. We will continue to provide the same high-level customer service you have enjoyed in the past.
- ❖ **VACATION TIME IS HERE!** During the months of July and August we will have special vacation loans available to qualifying members. Maximum on vacation loans is \$1,000.00 starting at 8% APR. Payments are \$100.00 per month.
- ❖ **WHEN APPLYING FOR A LOAN** you must fill out an application, provide us with proof of income (a check stub from where you work, W2's or your income tax return). If it is for an auto, boat, motorcycle, motorhome, 4-wheeler, jet ski, tractor, etc. you will need to provide us with a buyer's order or bill of sale. We will process the loan as soon as possible.
- ❖ **FREE SERVICES!!!** Tellerline (800-309-8559) and Online banking (located on our website) are free services for our members that we offer 24 hours a day and 7 days a week. You can obtain savings, checking, loan balances and make transfers within your account. You may also see your incoming deposits, withdrawals and the checks that have cleared your account and get copies of these checks. Your credit union is charged monthly for these free services to you. Try these services, they are very helpful!
- ❖ **THE FOLLOWING IS OUR HOLIDAY SCHEDULED CLOSINGS:**
 1. Friday July 3rd Independence Day
 2. Monday Sept. 7th Labor Day
- ❖ **LOBBY HOURS OF OPERATION:** Monday- Friday 8:30A.M. until 4:00 P.M. For your convenience, the **DRIVE-THRU** is open Monday-Thursday until 5:00 P.M. and is open on Fridays until 5:30 P.M.

Have a safe and wonderful summer!!!