

WALTON COUNTY TEACHERS' FCU

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



December 31, 2015



- **DIVIDENDS FOR THE FOURTH QUARTER 2015** for regular savings is .25% APR or .25% APY. Please contact us for information about our CD rates. We encourage our members to save with us as it is very important to the growth of our credit union.
- **55th ANNUAL MEETING** Please join us for our annual meeting, which will be held at the Walton Middle School (old high school auditorium) on Monday, March 7, 2016 at 6:30 PM. Members may vote to fill board vacancies and register for door prizes. After the meeting there will be entertainment and refreshments. Please make plans to attend. Any member interested in serving on the Board of Directors should contact the credit union staff by the middle of January.
- **NCUA** requires that the Supervisory Committee conduct complete account verifications annually. The auditing firm of G. David Edwards, CPA, PA, will again perform the audit. If you receive a verification notice and have a question or discrepancy concerning your account, please notify our auditors, G. David Edwards, CPA, PA, Certified Public Accountants, Post Office Box 140168, Nashville, TN 37214. All information needed, will be enclosed in the notification.
- **E-STATEMENTS** are coming soon! Tired of all the paper documents? Sign up for "E-Statements as soon as they become available. Keep watching.
- **E-MAIL ADDRESSES:** Members, please provide your email address to any staff member so that we can add it to your account information. It is very important that we have this info on file.
- **LOANS:** Please see your credit union for all types of loans. If you are considering purchasing an auto, boat, tractor, computer equipment, lawn equipment, furniture etc., please come in and talk with us about any loan needs that you may have. We want to serve you, our member.
- **HOLIDAYS:** Remember to make a note of our closings and plan accordingly. We have a night drop on the side of the building for deposits and payments. Our ATM machine is available for cash withdrawals 24 hours a day, 7 days a week. We also have available to our members, Tellerline and Online Banking, which are free services that you can access to get balances, cleared checks etc. If you are not already signed up, please ask one of our staff for more information.
- **THANK YOU! THANK YOU!!!** Another year has come and gone. The Staff, Board of Directors, and Supervisory Committee would like to thank our members for your business and loyalty at Walton County Teachers' FCU. We appreciate each of you!! We hope that you will have continued good health and much happiness in the coming year.
- **THE FOLLOWING DATES ARE OUR HOLIDAY SCHEDULED CLOSINGS:**
 - Monday - Jan. 18, 2016 Martin Luther King, Jr. Day
 - Monday - Feb. 15, 2016 President's Day
 - Monday - March 28, 2016 Easter
- **LOBBY HOURS OF OPERATION:** Monday- Friday 8:30A.M. until 4:00P.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 PROSPEROUS
HAPPY NEW YEAR!!!!**