



AlaTrust

CREDIT UNION

2024-2025

PLANNING CALENDAR

Earning your trust and exceeding your expectations.



About Us

AlaTrust Credit Union (formally First Educators Credit Union) began helping educators and their families with their financial needs in 1935. After serving the education industry for over 70 years, the Credit Union expanded their field of membership to include Calhoun, Coosa, Cullman, Elmore, Jefferson, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, or Winston County.

Membership Eligibility includes anyone who:

- Lives, work, or worship in the listed 12 counties.
- Is employed by one of AlaTrust Credit Union's SEG (Sponsor Employer Group).
- Is a family member of an existing AlaTrust member.
- Contributes to the AlaTrust4U Foundation.

To check if your employer is a SEG visit
www.AlaTrustCU.com/AboutUs

MEMBER PROMISE

At AlaTrust Credit Union, we understand there are a few important decisions you need to make...other than how you manage your personal finances. So, we give you "financial peace of mind" by taking on the responsibility of making your money and financial needs the most important to us. Our members are the driving force behind all we do, and all the products and services we offer. In 1935, we made it our mission to become your financial partner. To accomplish that, we want you to know when you join AlaTrust, you become a member... not a number. To reinforce that commitment, we created the AlaTRUST-Worthy Member Promise which is designed to assure each AlaTrust Member that we are committed to "earning your trust and exceeding your expectations every day." Become a member, not a number, today and start reaping the benefits of the AlaTRUST-Worthy Member Promise.

Savings Accounts

AlaTrust offers a variety of savings accounts to help you save. Our share savings account holds your membership at AlaTrust and pays dividends, calculated on daily balances credited and compounded quarterly. Electronic or automatic withdrawals and transfers are limited to 6 per month for each savings account. Savings account options include:

- **Special Club:** Whether you're planning that dream vacation, a dream wedding, a family, Christmas or need more to set aside for bills these special club accounts are designed to meet your needs. There is an early withdrawal penalty (only applies to Vacation and Christmas clubs) if money is deducted before automatic disbursement.
- **Certificates of Deposit (CD):** This certificate allows you to plan out your savings by providing guaranteed returns that you can access on a set maturity date. With a minimum deposit of \$1,000, you'll earn high dividends from our competitive-rate CDs. Check our current rates or call for a quote.
- **Individual Retirement Account (IRA):**
 - Traditional IRAs** allow you to increase your investments for the years ahead with tax-deductible contributions depending on your income.
 - Roth IRAs** allow you to pay taxes on your retirement now instead of later.
- **Honey Huddle:** The Honey Huddle is our brand-new youth club for kids (ages 0-19) to learn more about the power of saving and smart money management. Kids can become a member of the credit union by starting their very own savings account with a minimum of just \$5! **The Perks:**
 - Savings account, checking account, and debit card
 - All A's Paydays: Get paid for every A on your report card
 - Earn Bee Badges
 - Receive an Activity Book*
 - Receive a Honey Huddle T-shirt*
 - Financial Literacy Simulations
- **Student:** This account is for all college students. We have a suite of products and services that will help you learn and grow all while saving your hard-earned income. We also have checking available, and you are eligible for a free debit card. A minimum balance of \$5.00 and current student ID is required.

Checking Accounts

AlaTrust offers a wide variety of checking accounts to meet your needs. Checking account options include:

- **Align:** Everyday checking account.
- **Asset Money Market:** Earn competitive rate interest without tying up your money and increase your assets.
- **A+:** Premier checking account option for members 50 or better.
- **Amplify:** The perfect blend of an Align and Asset Money Market account.
- **Access e-Checking:** Exclusively for members who may not qualify for our traditional Align checking.
- **Advantage Business:** Whatever business you're in, large or small, AlaTrust has a cost effective, fully featured business checking to fit your needs.

Online/Mobile Banking

Online/Mobile Banking product is available to assist you with financial transactions 24 hours a day, 7 days a week. Access your account anywhere and anytime from a personal computer, tablet, or mobile device.

Check your mobile app store to download. With Online/Mobile Banking you can:

- Pay Bills
- Set Alerts
- Order Checks
- Remote Deposit
- Apply for a Loan
- Money Desktop Budgeting Tool
- View aRewards
- View All Accounts
- View Credit Score
- View Quick Balances
- View Transaction History
- View Current Promotions
- View Account E-Statements
- Send a Secure Message
- Update Account Information
- Send Money via PayPal
- Locate Surcharge-Free ATMs
- Transfer Funds between Accounts, Members & External & more!

Mobile Wallet

Pay smarter, securely, and confidently! Instead of swiping or inserting your debit and/or credit card at a point-of-sale (POS) terminal, you can pay with a tap on your smartphone. Apple Pay, Google Pay, Fit Bit Pay and Garmin Pay are available.

Card Controls

Take Control Wherever You Go! Control is now in the palm of your hand.

- **Set Real Time Alerts:** Instant notifications of all transactions.
- **Lock/Unlock Your Card(s):** If you misplace or lose your card.
- **Set Transaction Limits:** Instant notification for over the limit spending.
- **Enable/Disable:** International, online, over the phone, ATM, and gas station transactions.
- **Monitor Spending:** Suspend your child's/children's card once they have exceeded their spending limit.

External Transfers

External Transfers allow you to move your money between your accounts with us and those you have at other financial institutions. External Transfers allow you to:

- **Transfer money** into a savings or checking.
- **Make a transfer** to pay on your loan with us.
- **Request money** to be deposited into your savings or checking with us.

Payroll Deduction

Payroll Deduction is an authorized portion that comes out of your paycheck, whether it's weekly, bi-weekly, monthly or semi-monthly. Gain peace of mind while never having to manually touch your accounts. Payroll deduction allows you to:

- **Conveniently pay** on a loan without ever missing a payment.
- **Deposit money** into your and/or family members account without visiting a branch.
- **Establish** and maintain a savings plan.

Loans

AlaTrust Credit Union helps you secure the money you need by offering a variety of loan options that include:

- **Personal/Unsecured:** Designed to help you through a squeeze in your budget .
- **Secured:** A great option for first time borrowers or to build credit.
- **Student:** If you're an undergraduate, graduate student, or parent, get money for school from Sallie Mae®.
- **Business:** Whether you're expanding to meet your customer needs or making improvements.
- **Auto:** Our auto loan offers extended terms and affordable rates with convenient pre-approvals.

Real Estate Loans

For nearly a century, our members have trusted us with their home needs. The mortgage process can seem overwhelming, but we have a team of home loan experts that will guide you through every step. As a full-service mortgage lender, we have the tools to build a mortgage just for you. Every loan has a story, and we want to be a part of yours.

aRewards

Make every day more rewarding with a simple, easy to use program that rewards you with points each time you use your AlaTrust debit and/or credit card. You can redeem your points for merchandise, travel, gift cards, green products, charitable donations, and cash back.

You'll earn:

- **1 point** for every **\$4 spent** for Debit PIN transactions.
- **1 point** for every **\$3 spent** for Debit non-PIN transactions.
- **1 point** for every **\$1 spent** on your Visa® Platinum & Classic Credit Cards.

Visa Credit Cards

The Platinum Visa Card offers the power of platinum and gives you instant purchasing power.

Features:

- No annual fee
- 4.99% APR on New Purchases and Balances Transfers for 6 Months (offer valid for a new Visa).
- Credit limits up to \$20,000.
- 25-day grace period
- Protection against unauthorized transactions.
- Consolidate other credit card and department store debts to your AlaTrust Visa.

Insurance Programs

AlaTrust Credit Union offers a wide range of insurance protection for you and your family. Each member is eligible for \$2,000.00 AD&D insurance at no cost. Auto, home, and life insurance plans are also available.

Other Services

- Bill Pay
- Money Orders
- Safe Deposit Boxes
- Online/Mobile Chat
- Real Time Payment
- Wire Transfer Service
- Notary Public Service
- New & Used Auto Buying Service
- Member Referral Rewards Program
- Visa Gift Cards
- Identity Theft Protection

**BECOME A MEMBER
TODAY... JOIN ONLINE!**

Scan this code, visit AlaTrustCU.com,
or stop by your local branch
to learn more!



HOOVER

1810 Merchants Drive
Hoover, AL 35244
(205) 581-8800
800-264-8031
Fax: (205) 581-8809

BIRMINGHAM

1694 Montclair Road
Birmingham, AL 35210
(205) 581-8808
Fax: (205) 581-8818

ANNISTON

1216 Wilmer Avenue
Anniston, AL 36201
(256) 236-1260
Fax: (256) 237-4478

TALLADEGA

301 North Street West
Talladega, AL 35160
(256) 362-0033
Fax: (256) 362-3209

JACKSONVILLE

1001 JD&L Drive SW
Jacksonville, AL 36265
(256) 435-6116
Fax: (256) 435-6198

JASPER

400 7th Avenue
Jasper, AL 35501
(205) 221-9600
Fax: (205) 397-3403



Make everyday more rewarding!

Earn everyday points

Your everyday purchases have never been more rewarding! AlaTrust Credit Union's aRewards is a simple, easy to use program that rewards you with points each time you use your AlaTrust Credit Union credit card.

You will earn 1 point for every \$1 spent on your Visa® Platinum & Classic Credit Cards

Earn bonus points

- **At our Perks Points Mall:** Shop over 2,000 merchants at our Perks Points Mall online network and be rewarded even more. You'll earn bonus points on all purchases using your rewards card.
- **Through Ampre card-linked offers:** Shop our exclusive network of local and national merchants and earn bonus points just for using your card at participating merchants.

Redeem your points for rewards

Visit alatrustedu.com/aRewards or call 877.779.8890, 24/7

Gift cards

Treat yourself to a day of shopping followed by a night on the town. Enjoy a variety of gift card reward options including dining, shopping, entertainment and more!



Experiences

Experience all that life has to offer! From white water rafting to private cooking lessons, you can redeem points for a variety of daytime excursions and nighttime entertainment.

Featured experiences include:

- Drive a Stock Car
- Hot Air Balloon Rides
- Tandem Skydive
- Full Spa Day

Charitable donations

Pay it forward with points! Redeem your points for a greater good by selecting a CharityChoice gift card. Donations can be designated to up to 3 charities of your choice.



Merchandise

With aRewards' extensive merchandise selection, you'll be sure to find the reward item you've been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!

Access these & more

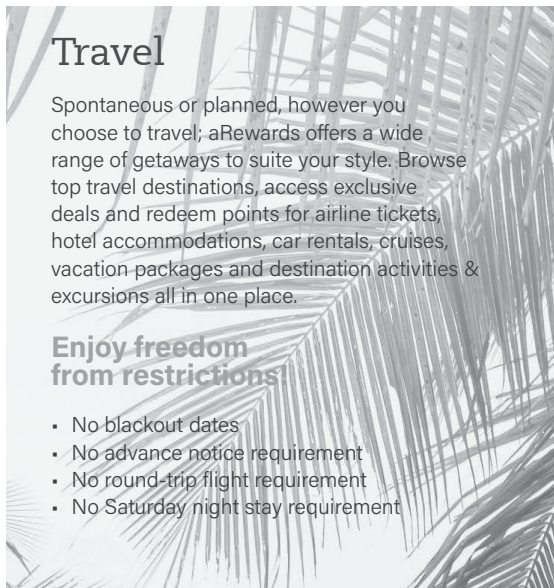
Browse the entire rewards catalog at alatrustedu.com/aRewards

Travel

Spontaneous or planned, however you choose to travel; aRewards offers a wide range of getaways to suite your style. Browse top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities & excursions all in one place.

Enjoy freedom from restrictions!

- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirement



SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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Notes:

4	5	6	7
11	12	13	14
18	19	20	21
25	26	27	28

THURSDAY

FRIDAY

SATURDAY

AUGUST 2024

JULY 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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1	2	3	4
	<i>AlaTrust Closed</i>		
	Labor Day		
8	9	10	11
15	16	17	18
22	23	24	25
29	30	Notes:	

THURSDAY	FRIDAY	SATURDAY
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SEPTEMBER 2024

5	6	7
12	13	14
19	20	21
26	27	28

AUGUST 2024

S	M	T	W	T	F	S	
					1	2	3
4	5	6	7	8	9	10	
11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30	31	

OCTOBER 2024

S	M	T	W	T	F	S	
			1	2	3	4	5
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	31			

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SCORE HELOC

A GREAT

with **AlaTrust**
CREDIT UNION

Get more out of your home.
A Home Equity Line of Credit from AlaTrust turns the equity of your house into cash!

*APR is Annual Percentage Rate. See credit union for details.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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Notes:		1	2
6	7	8	9
13	14	15	16
	Columbus Day		
20	21	22	23
27	28	29	30

SUNDAY

MONDAY

TUESDAY

WEDNESDAY



Whether your family is together or apart, get the most out of your holiday with **Skip-A-Payment!**



Notes:

Skip Your November or December Loan Payment(s)!

3	4	5	6
DST Ends		Election Day	
10	11	12	13
	<i>AlaTrust Closed</i>		
	Veterans Day		
17	18	19	20
24	25	26	27

THURSDAY

FRIDAY

SATURDAY

NOVEMBER 2024

OCTOBER 2024

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

DECEMBER 2024

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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	1	2
7	8	9
14	15	16
21	22	23
28	29	30
<i>AlaTrust Closed</i> Thanksgiving Day	<i>AlaTrust Closed</i>	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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1	2	3	4
8	9	10	11
15	16	17	18
22	23	24	25
			<i>AlaTrust Closed</i>
		Christmas Eve	Christmas Day
29	30	31	Notes:
		New Year's Eve	

THURSDAY	FRIDAY	SATURDAY
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5	6	7
12	13	14
19	20	21
26	27	28

DECEMBER 2024

NOVEMBER 2024

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JANUARY 2025

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

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- 
youtube.com/AlaTrustCU
- 
[@AlaTrustCU](https://tiktok.com/@AlaTrustCU)



Merry Christmas!

Start saving early for next holiday season! Open a Christmas Club Account at AlaTrust!



THURSDAY

FRIDAY

SATURDAY

JANUARY 2025

DECEMBER 2024

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEBRUARY 2025

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
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23	24	25	26	27	28	

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Notes:

SUNDAY

MONDAY

TUESDAY

WEDNESDAY



2	3	4	5
9	10	11	12
16	17	18	19
	<i>AlaTrust Closed</i>		
	Presidents' Day		
23	24	25	26

THURSDAY

FRIDAY

SATURDAY

FEBRUARY 2025

JANUARY 2025

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

MARCH 2025

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

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Notes:

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Valentine's Day

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Notes:

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

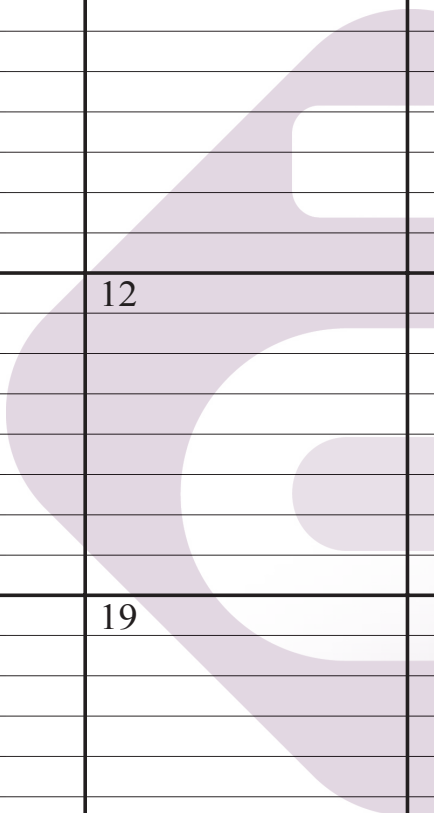
**Be Bright &
Go Green
With e-Statements**



Notes:

Lined area for taking notes.

2	3	4	5
9	10	11	12
DST Begins			
16	17	18	19
	St. Patrick's Day		
23	24	25	26
30	31		



THURSDAY

FRIDAY

SATURDAY

MARCH 2025

FEBRUARY 2025

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

APRIL 2025

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

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6	7	8
13	14	15
20	21	22
27	28	29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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Notes:		1	2
6	7	8	9
13	14	15	16
		Tax Day	
20	21	22	23
Easter Sunday			
27	28	29	30

THURSDAY

FRIDAY

SATURDAY

APRIL 2025

MARCH 2025

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

MAY 2025

S	M	T	W	T	F	S
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

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AlaTrust
CREDIT UNION

**HONEY
HUDDLE**

Our Official Kids Club

THEIR FIRST DEBIT CARD

Honey Huddle Members
can have a debit card
with parent's permission



SUNDAY

MONDAY

TUESDAY

WEDNESDAY



3 MONTHS

NO CAR PAYMENT

Cruise into summer with the ultimate auto savings



Notes:

4	5	6	7
	Cinco de Mayo		
11	12	13	14
Mother's Day			
18	19	20	21
25	26	27	28
	<i>AlaTrust Closed</i>		
	Memorial Day		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
--------	--------	---------	-----------

1	2	3	4
8	9	10	11
15	16	17	18
Father's Day			
22	23	24	25
29	30	Notes:	

THURSDAY	FRIDAY	SATURDAY
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JUNE 2025

5	6	7
12	13	14
19	20	21
26	27	28

MAY 2025

S	M	T	W	T	F	S	
					1	2	3
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11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30	31	

JULY 2025

S	M	T	W	T	F	S	
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6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	31			


AlaTrust Closed
Juneteenth

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**TAKE A SUMMER
VACATION
ON US!**

LOAN AMOUNT : \$1,000
MONTHLY PAYMENT: \$99

APPLY ONLINE AT WWW.THELOANHEADQUARTERS.COM



SUNDAY	MONDAY	TUESDAY	WEDNESDAY
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Notes:		1	2
6	7	8	9
13	14	15	16
20	21	22	23
27	28	29	30

THURSDAY

FRIDAY

SATURDAY

JULY 2025

JUNE 2025

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

AUGUST 2025

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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AlaTrust Closed
Independence Day

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**Take Control,
Wherever You Go...
with AlaTrust
Card Command**

Control your cards
from your phone!

2024

January							February							March							April										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
	1	2	3	4	5	6				1	2	3						1	2		1	2	3	4	5	6					
7	8	9	10	11	12	13	4	5	6	7	8	9	10	3	4	5	6	7	8	9	7	8	9	10	11	12	13				
14	15	16	17	18	19	20	11	12	13	14	15	16	17	10	11	12	13	14	15	16	14	15	16	17	18	19	20				
21	22	23	24	25	26	27	18	19	20	21	22	23	24	17	18	19	20	21	22	23	21	22	23	24	25	26	27				
28	29	30	31				25	26	27	28	29			24	25	26	27	28	29	30	28	29	30								
May							June							July							August										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
			1	2	3	4							1				1	2	3	4	5	6							1	2	3
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10				
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17				
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24				
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	31				
September							October							November							December										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
	1	2	3	4	5	6	7				1	2	3	4	5							1	2		1	2	3	4	5	6	7
8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14				
15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21				
22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28				
29	30						27	28	29	30	31			24	25	26	27	28	29	30	29	30	31								

2025

January							February							March							April												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
			1	2	3	4							1							1				1	2	3	4	5					
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8	6	7	8	9	10	11	12						
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15	13	14	15	16	17	18	19						
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22	20	21	22	23	24	25	26						
26	27	28	29	30	31		23	24	25	26	27	28	23	24	25	26	27	28	29	27	28	29	30										
May							June							July							August												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
				1	2	3				1	2	3	4	5	6	7				1	2	3	4	5							1	2	3
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9						
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16						
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23						
25	26	27	28	29	30	31	29	30						27	28	29	30	31			24	25	26	27	28	29	30						
September							October							November							December												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
	1	2	3	4	5	6	7				1	2	3	4							1	2		1	2	3	4	5	6	7			
8	9	10	11	12	13	14	5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13						
15	16	17	18	19	20	21	12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20						
22	23	24	25	26	27	28	19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27						
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31									

2026

January							February							March							April										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
				1	2	3							1							1	2	3	4	5	6						
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14	5	6	7	8	9	10	11				
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21	12	13	14	15	16	17	18				
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28	19	20	21	22	23	24	25				
25	26	27	28	29	30	31								29	30	31					26	27	28	29	30						
May							June							July							August										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
					1	2				1	2	3	4	5	6				1	2	3	4							1	2	3
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8				
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15				
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22				
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29					
						31															30	31									
September							October							November							December										
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
			1	2	3	4	5				1	2	3				1	2	3	4	5	6	7				1	2	3	4	5
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12				
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19				
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26				
27	28	29	30				25	26	27	28	29	30	31	29	30						27	28	29	30	31						



Do You Need A Loan?

To apply for a loan,

visit www.AlaTrustCU.com

and click the **Borrow**  tab

then click **Apply for a Loan**





Started by Educators for Educators. At AlaTrust, not only were we created to help our Educators throughout the state of Alabama, but to educate our members about financial literacy. We stand behind the statement of “people helping people” and we are here to help you!

Payroll Deduction

Payroll Deduction is an authorized portion that comes out of your paycheck, whether it's weekly, bi-weekly, monthly, semi-monthly, etc., that allows you to

- Conveniently pay on a loan without ever missing a payment
- Deposit money into your and/or family members account without visiting a branch
- Establish and maintain a savings plan

Gain peace of mind while never having to manually touch your accounts.

Sign up online at www.alatrustedu.com, then click on the “Resources” tab, then “Payroll Deduction”.

Financial Literacy

At AlaTrust Credit Union, we believe that financial literacy is one of the most important skills for young people to develop. It helps them make better decisions about their money, and it can also help them avoid mistakes that could cause a lifetime of financial difficulties.

Our goal is to teach young people about budgeting, saving for the future and other valuable skills that will help them throughout their lives. Providing financial literacy is one way we give back to our communities and Sponsor Employer Groups (SEG).

We're excited to continue providing financial literacy because we know how much of an impact it will have on the students who participate in the program. We also provide financial literacy through an interactive app called Bite of Reality. Bite of Reality is a hands-on simulation based app that appeals to students while giving them a taste of real-world financial realities.

We hope you'll join us in supporting this important program! To set up a financial literacy class or host Bite of Reality visit <https://www.alatrustedu.com/About-Us/Community> and click on Financial Literacy Education.

Community Events

We're proud to be part of the various communities in our service areas and we love to show our support by attending and sponsoring local events.

Why do we do this? Because we believe that when everyone works together to make their community a better place, everyone wins. From the event organizers, who get to put on an awesome event for their community, to the businesses that benefit from the influx of people during the event, to the attendees who get to enjoy themselves and maybe even meet some new friends! Everyone wins when communities come together.

We hope you'll join us at some of our favorite events in your area! We'll be there with free stuff for you and maybe even a chance for you to win some great prizes!

Credit Unions For Kids

Credit Union for Kids (CU4K) is a cooperative network of credit unions that support nonprofit Children's Hospitals in the US. As non-for-profit organizations, credit unions can put their "people helping people" philosophy in action by supporting pediatric healthcare, specifically here in Alabama, Children's of Alabama. CU4K has been supporting pediatric healthcare since 1996 and raised over \$200 million for Children's Miracle Network Hospitals. Since 1997, CU4K has raised over \$1 million for Children's of Alabama. The funds raised by credit unions give Children's of Alabama the resources necessary to provide the best healthcare possible to ill and injured children from across the state and southeast.

AlaTrust is a proud supporter of Credit Union for Kids and have raised over \$50,000 since partnering with Children's of Alabama. Special thanks to all of our employees and members who help make this fundraiser a success each year!

Teacher Snack Carts

We want our educators to know how grateful we are for all the hard work they put in every day! In order to express our appreciation for all they do for our kids, we started providing appreciation goodies in hopes that this small token will help them feel supported and loved by their financial partner. You can schedule a Snack Cart Delivery online under the "Community" section of our "About Us" page.

Light Up Christmas

Our Light Up Christmas sponsorship is one of the many ways we give back to our communities. This sponsorship provides Christmas gifts for local foster children in need. We partner with our local Department of Human Resources to help make sure that foster children in our communities have a chance to experience the magic of Christmas. Each child receives gifts from their wish lists thanks to generous donations from our employees and members.

We hope you'll join us during Christmas in making a wish come true for local children in need! Your donation will go towards the purchase of gifts for local foster children and wrapping.

Did You Know?



Co-Op Shared Branches give you access to your AlaTrust account with extended hours and Saturday banking. You can make deposits, withdrawals, loan payments and transfer funds. "5" free member verifications per month / \$2.40 per verification thereafter.

FOR ONLINE INFORMATION:

www.co-opsharedbranch.org
for Co-Op Shared
Branch Locations

www.AlaTrustCU.com
for product and service information
and current promotions



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ANNISTON 1216 Wilmer Avenue, Anniston, AL 36201 / (256) 236-1260 / Fax: (256) 237-4478
TALLADEGA 301 North Street West, Talladega, AL 35160 / (256) 362-0033 / Fax: (256) 362-3209
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