

# The Grapevine



THE NEWSLETTER FOR MEMBERS OF ALATRUST CREDIT UNION

## EMV CHIP CARDS *Coming Soon!*



At AlaTrust Credit Union, we are committed to protecting your personal information and providing you a convenient, secure way to conduct transactions. We are excited to announce that we will begin the transition to debit and credit cards containing EMV (Europay, MasterCard and Visa), also known as chip cards, soon.

### The new debit and credit card will come with the following new features:

- **EMV Security Chip Technology:** Your new card will have an embedded microprocessor chip that stores and protects your data. It will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** A new number will be provided at a later date for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Online Access:** Real-time debit and credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online.

### What you need to know:

- Your new card will be mailed early May 2017. Please wait 7-10 business days for delivery.
- New cards will be mailed to all cardholders, regardless if they are primary or secondary cardholders. Your debit and or credit card number and your expiration date will change. The new number on your debit and credit card will allow us to add the functionality of Apple Pay and Samsung pay in the near future. Mobile pay will be implemented sometime toward the end of 2017.
- For security reasons, each secondary cardholder will receive a new individual card number, CVW number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- If you have automatic payments made with your current debit or credit card, you will need to make sure to contact each vendor with your new updated card number to help avoid any interruption in your service when you receive your new chip card.
- For your convenience, FAQ's and more detailed information regarding the transition to chip cards will be posted online towards the end of March 2017. You will also receive a mailed letter and email (for those opted in to email) in March 2017. If you have any additional questions or inquiries before the conversion date of May 19th, 2017 for credit cards and May 22, 2017 for debit cards, please call us at 1-800-264-8031.

*We're proud of our new card offerings and we are excited to make them available to you. As always, we will remain committed to you as our members are at the heart of all we do.*

Phone: (205) 581-8800  
Toll Free: 800-264-8031  
[www.AlaTrustCU.com](http://www.AlaTrustCU.com)

 **AlaTrust**  
CREDIT UNION

**HOLIDAY CLOSINGS**  
MLK, Jr. Day - Mon, Jan 16th  
President's Day - Monday, Feb 20th

**LOCATIONS**

**Hoover (Main Office)**

ATM & Drive Thru  
1810 Merchants Drive  
Birmingham, AL 35244  
(205) 581-8800  
1-800-264-8031  
FAX: 581-8809

**Anniston**

ATM & Drive Thru  
1216 Wilmer Avenue  
Anniston, AL 36201  
(256) 236-1260  
FAX: 237-4478

**Jacksonville**

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

**Birmingham**

ATM & Drive Thru  
1694 Montclair Road  
Birmingham, AL 35210  
(205) 581-8800  
FAX: 581-8818

**Jasper**

ATM & Drive Thru  
400 7th Avenue  
Jasper, AL 35501  
(205) 221-9600  
FAX: 384-9828

**Talladega**

ATM & Drive Thru  
303 East Street South  
Talladega, AL 35160  
(256) 362-0033  
FAX: 362-3209

**LOBBY HOURS**

Mon-Thur: 9am-4:30pm  
Fri: 9am-5pm

**DRIVE-THRU HOURS**

Mon-Thur: 8:30am-4:30pm  
Fri 8:30am-5pm

**Touch Tone Teller**

24 Hour: 1-800-264-4228

**Report Lost/Stolen**

**Check Card** 1-800-264-5578  
**Credit Card** 1-800-325-3678

**Shared Branch Locations**

1-888-SITE-CO-OP  
www.co-opsharedbranch.org



**Children's Miracle Network  
FUNDRAISER**

AlaTrust Credit Union in Jasper was a part of the Children's Miracle Network Hospitals Cash Bandits Fundraiser. AlaTrust as a whole raised over \$2,650 from members and the credit union matched their member donations and presented a check to Children's of Alabama for over \$5,300. Each branch competed against one another to see who could raise the most, and the Jasper branch was the winner with donations over \$1,500. The branch celebrated their victory with a lunch and check presentation. Shown from left are Karah Bates, Lori Blankenship, Branch Manager Norman Holt, Children's of Alabama representative Cayleigh Cummings, Kerri Townsend, April Jean and Tina Williams.

**Annual Meeting**

You're invited to the AlaTrust Credit Union's 2017 Annual Meeting. Annual Meeting is a time for you, our members, to meet your Board of Directors and meet the staff and management of the Credit Union. It is also an excellent opportunity for you to get a first-hand look at just how strong your credit union is. You'll hear reports of what has been happening at the credit union over the last year, and all attendees are entered into a drawing for door prizes.

**Date: Tuesday, March 21, 2017, 6 p.m.**

**Location: Holiday Inn, Hoover, AL**

**The Nominating Committee has made the following  
Board of Directors nominations for a three year term:**

**Dr. Simpson Berry    Mr. Donald Duck**

The committee has worked diligently to provide the best choices for the positions to be filled. The Credit Union by-laws do provide for nominations by petition\*. Such a petition must be on an official petition form and contain signatures of at least one percent of the total number of the Credit Union, with a maximum of 500 members.

Such petitions must be filed with the Secretary of the Credit Union on or before 2/17/17. To receive an official petition, please contact the Credit Union Secretary at PO Box 36489; Birmingham, AL 35236 or you may pick up a petition at our main office. The instructions on the petition must be followed exactly.

**Declared Dividend Rates**

**Share Dividends**

\$101 - \$9,999

**0.10%**

\$10,000 - \$39,999

**0.15%**

\$40,000 - \$75,000

**0.25%**

\$75,001 - \$100,000

**0.30%**

>\$100,000

**0.40%**

APY: Annual Percentage Yield. Declared Dividend Rates effective 12/31/16 by our Board of Directors.

**Loan Rates**

**New Auto Loan Rates as low as**

**1.50%APR\***

for terms as low as 36 months

**Used Auto Loan Rates as low as**

**2.25%APR\***

for terms as low as 60 months

**VISA Platinum Credit Card**

Intro rate as low as

**4.99%APR\***

9.95%APR\* after introductory period

**VISA Classic Credit Card**

Intro rate as low as

**4.99%APR\***

14.95%APR\* after introductory period

APR: Annual Percentage Rate. Loan rates are subject to creditworthiness. Your actual rate may be higher. Rates subject to change without notice. Call 800-264-8031 for current rates.