

NEWS CHECK

Volume 71, Issue 2

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ATFCU NOW OFFERS LOANS USING A REWARDS BASED RATING SYSTEM

Interest rates are based on your credit score. The system is very simple, persons with higher credit scores pay less interest than those with lower scores. Building and maintaining a good credit rating is more important than ever.

SPRING AUTO SALE
ONE DAY ONLY
APRIL 29, 2006
SPECIAL RATE REDUCTION

SEE ENCLOSED FLYER FOR
MORE DETAILS

STOP BY THE CREDIT UNION OFFICE
FOR YOUR PER-APPROVAL APPLICATION



ATLANTA TEACHERS FEDERAL CREDIT UNION
261 JOSEPH E. LOWERY BLVD., NW
ATLANTA, GA 30314-3398
(404) 525-3218
www.atlantateachersfcu.com

Since 1935

“An institution designed for members helping members”

SPECIAL NOTICE

WE WILL CLOSED
MAY 16, 2006
IN ORDER TO
UPGRADE OUR
COMPUTER SYSTEM

WE WILL REOPEN
MAY 17, 2006
9:00 AM



the LAST Word

Having a dream that you don't pursue is like buying an ice cream cone and watching it melt all over your hand.

LOAN RATES

TYPE OF LOAN	RATE	MAXIMUM AMOUNT
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TYPE OF PAPER	SIGNATURE LOANS
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A+	701	AND	OVER	11.00%	Depends on credit worthiness
A	680		700	13.00%	
B	640		679	15.00%	
C	600		639	16.00%	
D	560		599	17.00%	
E	559	AND	BELOW	18.00%	

NEW AUTO LOANS

TYPE OF PAPER	60	48	36	24	\$40,000 Financed up to 100%			
A+	701	AND	OVER	4.50%		4.25%	4.00%	3.75%
A	680		700	4.90%		4.75%	4.50%	4.00%
B	640		679	5.90%		5.75%	5.50%	5.00%
C	600		639	6.50%		6.35%	6.05%	5.50%
D	560		599	7.15%		7.00%	6.70%	6.05%
E	559	AND	BELOW	7.90%	7.70%	7.40%	6.75%	

USED AUTO LOANS

TYPE OF PAPER	48	42	36	30	\$30,000 Financed up to 100%*		
A+	701	AND	OVER	5.00%		4.75%	4.50%
A	680		700	5.75%	5.50%	5.25%	5.00%
B	640		679	6.75%	6.50%	6.25%	6.00%
C	600		639	7.45%	7.15%	6.90%	6.60%
D	560		599	8.25%	7.90%	7.60%	7.25%
E	559	AND	BELOW	9.00%	8.70%	8.35%	8.00%

Used autos cannot be more than five years old.

SHARE SECURED	7.00%	None
PARTIALLY SHARE SECURED	12.00%	Negotiable
HOLIDAY	12.00%	\$1,200
APPLIANCE	12.00%	
COMPUTER	10.00%	
HOME EQUITY	PRIME + 2.00%	
REAL ESTATE	SEE LINK TO "CREDIT UNION FINANCIAL SERVICES"	

Effective: March 8, 2006