



member information center  
325-677-2274  
800-677-6770

mailing address  
P.O. Box 5706  
Abilene, Texas 79608

main office:  
2801 N. 6th Street

branch office:  
2555 Buffalo Gap Road  
1181 E. N. 10th Street  
349 N. Mockingbird -  
drive thru only

hours of operation:  
Main Office Lobby -  
9 am to 5 pm, Monday-Friday  
Branch Office Lobbies -  
10 am to 6 pm, Monday-Friday  
Branch Office Drive Thrus -  
7:30 am to 6:00 pm, Monday-Friday  
9:00 am to 2:00 pm on Saturday

24 hour lending center:  
1-888-222-0977

info-line telephone banking:  
676-4636 or 888-351-4636

e-mail (answered during business hours):  
atfcu@abileneteachersfcu.org



Equal Housing Lender  
Member FDIC  
Member NCUA  
Member SBA

We do business in  
accordance with  
the Federal Fair Housing  
Law and the Equal Credit  
Opportunity Act.

www.abileneteachersfcu.org

**Holiday Closings**

**Independence Day**  
Friday, July 4th

**Labor Day**  
Monday, September 1st

Savings RATES		RATES*	APY**
Regular & Special Shares	\$25 - 100	1.00%	1.00%
	101 - 1,000	1.25%	1.26%
	1,001 - up	1.50%	1.51%
Share Draft/ Money Market	\$1,000 - 1,999	1.00%	1.00%
	2,000 - 9,999	1.25%	1.26%
	10,000 - up	1.50%	1.51%
Individual Retirement Account	\$100 - up	2.40%	2.43%
Share Certificates - \$500 - \$99,999	3 Mo.	1.90%	1.92%
	6 Mo.	2.10%	2.12%
	12 Mo.	2.40%	2.43%
	18 Mo.	2.40%	2.43%
	24 Mo.	2.50%	2.53%
Jumbo Certificates - \$100,000 & Up	3 Mo.	2.10%	2.12%
	6 Mo.	2.30%	2.32%
	12 Mo.	2.60%	2.63%
	18 Mo.	2.60%	2.63%
	24 Mo.	2.70%	2.73%

\* All rates are subject to change. These rates were effective 4-01-2008.

\*\* Annual Percentage Yield

Your savings at the credit union are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

Loan RATES		
TYPE	TERM	RATE
New Autos, RVs, Boats	1 - 60 Mo.	5.75%*
New Autos, RVs Boats (over \$25,000)	61-72 Mo.	5.95%*
New RVs (over \$50,000)	73 - 120 Mo.	7.25%*
Used Autos, RVs, Boats	30 - 60 Mo.	5.95 - 6.75%*
Trailers, Motorcycles and ATV's (new, titled only)	36-60 Mo.	9.75%*
Personal Loans	36 Mo.	10.40%**
Share Secured	36 - 72 Mo.	3.50 - 5.50%**
MasterCard/Gold MasterCard		9.90%
Visa/Visa Gold		9.90%
Furniture and Appliances	36 Mo.	9.75%**
Personal Computers	36 Mo.	9.75%**
Vacation (April thru August) - \$1,200 max	1 - 12 Mo.	9.90%**
Holiday Loans (Oct. thru Jan.) - \$1,200 max	1 - 12 Mo.	9.90%**

\* Subtract .25% for payroll deduction or automatic transfer deduction

\*\* Subtract .50% for payroll deduction or automatic transfer deduction

All rates are subject to change. These rates were effective 5-20-2008. All rates are annual percentage rates.

Abilene Teachers Federal Credit Union offers a wide selection of mortgage lending services. Competitive first mortgage rates can be browsed on our website, www.abileneteachersfcu.org. Look for the "ATFCU Mortgage Center" option on the "Loans" drop down menu. Second mortgages, home equity and home improvement loans are also available. Home equity rates are currently as low as 5.95% APR and home improvement rates presently begin at 6.25%. Please contact an ATFCU mortgage loan officer at 677-2274 or 800-677-6770 for more information.



2008  
JULY



## Do You Use Online Services at ATFCU? Here's some news!

Hardly a day goes by that you don't hear a new story about identity theft or account fraud. Cyber-criminals around the globe are ingenious about devising new ways to obtain sensitive, personal information. Your online security has always been a top priority to Abilene Teachers Federal Credit Union. Soon we'll be strengthening your online banking experience with a mandatory enhanced security service (Multifactor Authentication) to further help protect you from identity theft.

### What is Multifactor Authentication (MFA)?

MFA is superior security technology that protects your accounts from unauthorized access by strengthening the privacy of your online banking session. It is powered by the most current technology and protects against online fraud by providing an additional authentication 'factor' beyond your member number and password. It identifies you as the true "owner" of your accounts by recognizing not only your password, but your computer as well.

### I thought Abilene Teachers FCU was already offering this service?

We have offered MFA since late 2006. However, we have allowed members the opportunity to opt out of using it. Federal regulations now mandate that MFA be required for all members using our online banking platform. We anticipate that these changes will take effect in mid-August.

### How will I know that Multifactor Authentication is set for my accounts?

Soon you will be notified to sign up for MFA when you login to your online banking session. Follow the prompts, set up your "challenge questions" and you're all set. If you've previously enrolled in MFA, you'll not notice any change when you log in.



### How will Multifactor Authentication affect my online banking experience?

Once you've set up your computer, it will be business as usual the next time you log in. The rest of your online banking experience will remain exactly the same.

### Can I access my account from other computers at my home, my office or on the road?

Remember, Multifactor Authentication identifies not only you, but your computer as well. If we don't recognize your computer - you've logged in from a public computer or one you haven't used before, for example - we'll ask you the challenge questions you previously set up as an additional line of defense to prevent unauthorized access.

Once you've answered the questions correctly, you'll have the opportunity to add MFA to each computer you'd like to register. This enhanced level of security will protect you at every computer you're using, whether you're at home or on the go. (To ensure your personal security, do not set up Multifactor Authentication on a public access computer.)

For more information on Multifactor Authentication, please contact us. You can visit in person with a Member Services representative at any of our walk-in branches. Or, if you prefer the phone, the staff of our Member Information Center will be able to answer your questions.



The Supervisory Committee of Abilene Teachers FCU is a five person, volunteer group which is responsible for monitoring and evaluating credit union activity on behalf of the membership. They are also charged with responding to member concerns and conducting audits.

From time to time, the Supervisory Committee sends account or transaction verifications to members. Should you receive one of these forms, we appreciate your cooperation in returning it as requested. Member input is greatly valued in our efforts to offer the highest quality service.

Every employee at Abilene Teachers FCU works to make sure that your financial transactions are handled as speedily and efficiently as possible. In order to minimize any monetary bumps in the road, our Accounting Department asks that you keep the following guidelines in mind:

- We cannot pay any type of electronic drafts from your savings account. This includes one time payments (to Pay Pal, for example) and repetitive payments (example – your auto insurance premium). Members become confused because creditors often offer to draft from either your checking or savings account. When you are offered this choice, please specify your checking account.
- When your name has changed (marriage, divorce, etc.) please remember to change the name on all your accounts at the credit union. This is important for both direct deposits and for electronic drafts. Here's an example –

- Mary Jones has had her payroll check directly deposited to her ATFCU checking account for several years.
- Mary recently married and her last name changed to Smith. Her payroll check is now made out to Mary Smith rather than to Mary Jones.
- Her checking account is still in the name of Mary Jones. When her electronic paycheck tries to deposit, the computer system will kick it out because the names don't match.



You're buying a home and you're looking for mortgage financing. You want the best rate, of course, and good service. But where do you start?



Abilene Teachers FCU has a full real estate loan department where we can assist you with mortgage loans, as well as home equity and home improvement loans. Here are some great reasons that you should check with us first:

- You know us.** Because you're a member, you know who we are and you're familiar with our products, our services and our staff. If there's ever a problem, you can come in and discuss it with us in person.
- We know you.** Because we already have a relationship, most of the information we need from you is already in our records.
- Your loan stays here.** Did you know that the average mortgage loan is sold 4 times in the first year? That's a lot of transferring of records and escrow accounts. At Abilene Teachers FCU, we keep your loan in one place more than 98% of the time.
- Rates.** Because there are hundreds of different mortgage programs out there and some programs have lower rates than others, it's impossible to really compare rates on home loans unless you know exactly what you're looking for. You also have to be sure the person on the other end of the line is being perfectly honest with you. At the credit union, we do more than just home loans. You'll get full information about rates for the program that's right for you. You can also rest assured we're not "marking up" the rate in order to pocket more profits. You are, after all, an owner here.
- Service.** You already know how we feel about exceptional member service. Communications between the various professionals working on your home purchase are kept confidential, and we'll do everything possible from our end to ensure the process goes smoothly.

### Look What Your Home Can Do For You



Keep in mind that a home equity loan is a great way to put your home to work. It's the perfect way to pay for a brand new kitchen, a college education, debt consolidation or just about anything. Our current rates are as low as 5.95% APR, so this might be a great time to investigate the possibilities.

Give us a call today or check out the ATFCU Mortgage Center online. You'll find it under the Loans section on our homepage, [www.abileneteachersfcu.org](http://www.abileneteachersfcu.org).



We're pleased to offer discount tickets to area attractions as an added service for our members.

# Discount Tickets

All tickets must be purchased in person because we cannot guarantee the performance of various delivery services, including the U.S. mail.

Thank you for your cooperation.



Attraction	Our Price	Gate Price*
<b>SIX FLAGS (Arlington)</b>		
One Day - All ages	\$28.00	\$50.76
Season Pass	\$51.00	\$86.39
<b>HURRICANE HARBOR (Arlington)</b>		
One day - All ages	\$19.00	\$26.99
Season Pass	\$65.00	\$75.99
<b>SEAWORLD (San Antonio)</b>		
Adult	\$47.00	\$58.38
Child aged 3-9	\$40.00	\$49.73
<b>FIESTA TEXAS (San Antonio)</b>		
All tickets	\$28.00	\$46.99
<b>SCHLITTERBAHN (New Braunfels)</b>		
Adult	\$35.00	\$41.12
Child aged 3-11	\$28.00	\$32.46
<b>SCHLITTERBAHN (South Padre Island)</b>		
Adult	\$30.00	\$37.88
Child aged 3-11	\$25.00	\$30.30
<b>SCHLITTERBAHN (Galveston)</b>		
Adult	\$33.00	\$38.93
Child aged 3-11	\$29.00	\$31.38

\*Gate price is regular price with tax included. As always, all ticket sales are final.

# Read & Win

Our April Read and Win winners were Linda Brandon and Shannon Diaz whose names were randomly selected from hundreds of submitted entries. Each received a \$25 cash deposit.

The next drawing will be from the correctly completed entries that have been returned by August 11, 2008. All entrants must be credit union members and we'll choose two entries for a \$25 cash prize. Winners will be notified by phone.

Name: \_\_\_\_\_ Member # \_\_\_\_\_

Phone # \_\_\_\_\_

When was Multifactor Authentication first offered to ATFCU members? \_\_\_\_\_

How many members are on the ATFCU Supervisory Committee? \_\_\_\_\_

At Abilene Teachers FCU, what is the percentage of mortgage loans that stay in one place rather than being sold? \_\_\_\_\_

**Mail your completed form to:**  
 Abilene Teachers  
 Federal Credit Union  
 Read and Win Contest  
 P.O. Box 5706  
 Abilene, Texas 79608

