



NUMBERS OF INTEREST

SAVINGS RATES

		RATES	APY**
Share Accounts/Savings	\$25 - 100	.01%	.01%
	\$101 - 1,000	.02%	.02%
	\$1,001 - up	.05%	.05%
Share Draft/ Checking	\$1,000 - 1,999	.01%	.01%
	\$2,000 - 9,999	.02%	.02%
	\$10,000 - up	.05%	.05%
Individual Retirement Account	\$100 - up	.10%	.10%
Certificates - \$500 - \$99,999	3 Mo.	.06%	.06%
	6 Mo.	.06%	.06%
	12 Mo.	.15%	.15%
	18 Mo.	.20%	.20%
	24 Mo.	.25%	.25%
Jumbo Certificates - \$100,000 & Up	3 Mo.	.26%	.26%
	6 Mo.	.26%	.26%
	12 Mo.	.35%	.35%
	18 Mo.	.40%	.40%
	24 Mo.	.45%	.45%

All rates are subject to change. These rates were effective 11-9-2020.
 **Annual Percentage Yield
 Your savings at the credit union are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

LOAN RATES

TYPE OF LOAN	TERM	RATES
New Auto & Light Trucks	1-72 Mo.	1.25% to 13.00%
Used Auto & Light Trucks	1-66 Mo.	1.25% to 13.00%
New Boats & RVs	1-72 Mo.	2.25% to 13.75%
New RV's (over \$50,000)	73-120 Mo.	2.75% to 15.75%
Used Boats and RVs	1-66 Mo.	2.25% to 13.75%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	4.00% to 15.50%
Appliance, Furniture, Antique Auto	1-36 Mo.	5.25% to 16.75%
Signature/Personal Loan	1-36 Mo.	8.00% to 17.25%
Share Secured	1-72 Mo.	2.00% to 4.00%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	3.5% to 4.0%
MasterCard or Visa Credit Cards		9.90%
Home Equity	10 to 20 Yrs.	3.85% to 5.85%
Home Improvement	10 to 20 Yrs.	4.10% to 6.10%
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

All rates are annual percentage rates (APR).
 All rates are subject to change. These rates were effective 6-3-2021.
 Loan rates dependent upon credit score and value of collateral
 Lowest rates shown reflect multiple discounts. See our website or contact your Loan Officer for details.
 *Competitive first mortgage rates can be browsed on our website. Look for the Mortgage Loan option on the Loans menu.

ITEMS OF INTEREST

Small (Yet Important!) Changes to ATFCU Credit Cards



On July 9, Abilene Teachers will switch to a new computerized program for our credit card operations. Though statements and the electronic site will look different, there are no changes to credit card terms or functionality.

New Website Address for Credit Card Management

The current website address for managing your credit card is www.GoToMyCard.com. Effective July 9, the new address will be www.eZCardinfo.com. You will need to complete the secure registration process for eZCard in order to access the site.

For those using digital banking, the links found in our app and on the home banking page will be updated to eZCard links. The first time you use a link to access [eZCardinfo.com](http://www.eZCardinfo.com), you will be prompted to complete the registration process.

Here are some of the most frequently asked questions about the migration:

Will I receive a new credit card? No

Will my interest rate change? No

Will my payment due date change? No

When is the last day I can use GoToMyCard.com? Thursday, July 8

Will I still be able to initiate a balance transfer? Yes, for qualified members.

What about the automatic payments I've set up in GoToMyCard.com? We have contacted all members currently using the automatic payment option. If you've missed our call, **we strongly recommend that you cancel auto-payment in GoToMyCard.com by July 8, 2021.**

Will my previous transaction history and statements still be available? Yes. By July 12 you will be able to see the prior 18 months of transaction history. By July 23, previous statements will be available.

Who should I contact for more information? Please contact our Card Services Department. They can be reached at 325-677-2274 or 800-677-6770. Our phone lines are quite busy these days, so you may prefer to submit a contact request on our website, www.abileneteachersfcu.org/contact/.

abileneteachersfcu.org

MEMBER INFORMATION CENTER

325-677-2274
800-677-6770

MAILING ADDRESS

P.O. Box 5706
Abilene, Texas 79608

MAIN OFFICE:

3849 Antilley Road

BRANCH OFFICES:

2801 N. 6th Street
2555 Buffalo Gap Road
1181 E. N. 10th Street
349 N. Mockingbird – drive thru only

HOURS OF OPERATION:

Antilley & N. 6th Street Lobbies –
9 am to 5 pm, Monday-Friday
Buffalo Gap Rd & E.N. 10th Street Lobbies –
10 am to 6 pm, Monday-Friday
All Drive-Thru Teller Facilities –
7:30 am to 6:00 pm, Monday-Friday
9:00 am to 2:00 pm on Saturday

INFO-LINE TELEPHONE BANKING:

676-4636 or 888-351-4636

E-MAIL (ANSWERED DURING BUSINESS HOURS):

atfcu@abileneteachersfcu.org

ATFCU ROUTING NUMBER:

311376533

IMPORTANT NOTICE REGARDING CREDIT INSURANCE:

For members insured with Credit Insurance, coverage terminates on the last day of the month during which you reach the Termination Age of 70 for Credit Life and 66 for Credit Disability.



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

ITEMS OF INTEREST

Two long-time Vice-Presidents of Abilene Teachers FCU recently retired. **Denise Hassel**, Vice-President of Branch Operations, served the credit union for 35 years, beginning as a teller in 1986. She was well known to many members who frequented the Buffalo Gap Branch. **Steve Scott**, Vice-President of Finance, joined Abilene Teachers in 1996 after several years in finance at Dyess Federal Credit Union. Steve plans to spend much of his newly free time assisting Habitat for Humanity.

Best wishes and many thanks to these two dedicated individuals. ATFCU experienced great success during their tenures.

The credit union is hiring Tellers and Call Center staff members. Applications can be completed online at www.abileneteachersfcu.org/careers or in person at our lobby locations. Full and part-time positions are available. Applicants need a high school diploma or recent GED. Background and credit checks are conducted as part of the process.

Savings Safari members gathered for an end-of-the-school-year Bash on May 26 at the Abilene Zoo. The kids enjoyed dancing, prizes, ice cream, animal-watching, train rides and lots of fun. Savings Safari accounts are for children aged 3 – 12 and feature no service fees or monthly minimum balance requirements. It's an enjoyable way for your child to learn lifelong savings habits.



Effective September 1, 2021, the credit union will no longer sell United States postage stamps at our teller stations.

Grab a Great Deal for First Time Auto Buyers!



Buying your first vehicle is a thrill! ATFCU can help you get the best possible financing with our first time buyer program, even if you don't have previous credit history.

For a limited time, first time buyers receive the following:

- Free GAP (Guaranteed Asset Protection) to protect your investment
- A promotional loan rate below our standard rates
- 60 days with no loan payment

Apply today online, in person, or on the phone. The online option is available in both desktop banking and in the mobile banking app. In the app, tap the **More** icon, then tap **Loan Application**. On the website, click the **Borrow and Buy** heading; then choose **Apply for A Loan** from the menu. In both cases, please type 'First Time Buyer' in the comment section found towards the end of the application.

All loans subject to credit union approval. Loan rate determined by credit worthiness. A co-borrower may be requested.



Community Connections

Learn from Liz about Child Tax Credits

It's in the news so you may be wondering about the upcoming IRS child tax credit payments. The advance Child Tax Credits of 2021 will be distributed monthly to eligible families, beginning on July 15th.

The Child Tax Credit (CTC) for 2021 is greatly expanded:

- Eligible families will get \$3,000 per qualifying child between ages 6 and 17*
- Eligible families will get \$3,600 per qualifying child under age 6*
- Advance payments of up to 50% of the total CTC per family will be distributed once a month, from July 15 through December 15, 2021

Who's eligible:

- Taxpayers who have a primary residence in the U.S. and live in it at least half the year
- People who make less than \$75,000 as individuals or \$150,000 for married couples filing jointly
- If you file as head of household, the eligibility amount is \$112,500 or less
- Income eligibility will be based on your 2020 tax return

The six advance payments being sent will total 50% of each family's total Child Tax Credit. Families eligible for the full CTC will receive half of the total across a six-month time span. This means that eligible families will receive \$300/month for children under age 6 and \$250/month for children aged 6-17. Payments will be made on the 15th of each month from July through December, 2021.

Please make sure that your account is open if you anticipate receiving payments.

While additional cash is always helpful, there are reasons you may want to opt-out of advance payments:

- Changes in circumstances - the IRS will base the amount of payment on tax returns from 2020, so they are just estimating your 2021 income well before the year is over. A lot can change in 6 months, including whether you are eligible for the credit, and how much you should get.
- Custody - if you take turns claiming your child(ren), the IRS will automatically send the credit to the parent that claimed them last. So if you will not be the parent/guardian claiming the child for 2021, you may have to pay back some or all of the money you receive.
- Some taxpayers may want to decline the advance portion simply because they prefer to get a bigger tax refund all at once.
- If you are a higher-income taxpayer who has meticulously mapped out your withholdings in advance and you'd prefer not to upset carefully laid plans

The IRS plans to make the opt-out portal available by June 30. If you would like more information on the advanced Child Tax, check out our blog at www.abileneteachersfcu.org/blog.

As always, if you would like to get in touch with me about financial education or community related events, feel free to email me at egray@abileneteachersfcu.org or call our main line at 325.677.2274 and ask for me.

*age is determined by age as of Dec. 31, 2021

learn from Liz



HOLIDAY CLOSINGS

Monday, July 5
Independence Day (observed)

Monday, September 6
Labor Day