

ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

Auto Refinancing Can Save You Money



Vehicle shopping just isn't what it used to be. Vehicles are scarce and interest rates are higher. Some dealers refuse to accept outside financing without charging a hefty fee.

It's a safe bet that for most people, the dealer's interest rate is going to be higher than the rate offered by Abilene Teachers. That means that your payment could cost more than it needs to month after month after month.

Great news! We can refinance the vehicle loan and probably save you money. Here's what your fellow members are saying:

"Hats off once again to Abilene Teachers Federal Credit Union for outstanding customer service and support. They have worked really hard to get us into a better position to achieve our goals."

"I just refinanced my car through ATFCU. The service was fast and efficient and I never had to leave my house. The new finance rate was oh-so-wonderful along with extra perks like GAP."

"ATFCU offers significantly better rates than what is out there in the market and for that I am so grateful! With the lower rates offered, I am able to comfortably afford what I actually wanted in a vehicle."

Take a few minutes and see if we can make a difference for your family. There's never an application fee, so your only investment is your time. Apply online, by phone or in person.

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Debit Card News – You now have access to improved Card Management features, allowing you to easily turn your card off and on, set category and spending limits and establish customized alerts. You can also use this tool to make us aware of your travel plans, saving you a phone call before hitting the road. Card Management is found on the More screen of the ATFCU app and in the Additional Services section of online banking.

We will be introducing additional card features throughout the spring. The first one we're expecting is a much-requested service that will enable you to enroll your debit card in Apple Pay, Samsung Pay, Google Pay and similar services. As details become available, we'll share them on our website and social media.

Board Election and Annual Meeting – The 2024 Abilene Teachers FCU Board election is underway and the **Notice of Candidates** is available. Members who receive paper statements will find it enclosed with their December mailing. Those who receive statements online can view it on the **About Us** page of our website.

Nominations by petition will be accepted if accompanied by 500 member signatures. A formal election will be held only if there are one or more petition candidates. Results will be announced during the 2024 Annual meeting to be held on April 16, 2024 at the Abilene Convention Center.

Community Connections



with **Elizabeth Gray**

Hi everyone! Long time, no talk. The past three months of the year flew by! I don't know about y'all but October was the busiest month of my life. I'm still recuperating.

Here's a quick rundown of our October community activities:

- *Employee teams participated in the 2nd Annual Corporate Olympics where we won the Spirit Award!*
- *Columbus Day was a Community Impact Day with 100 employees fanning out to work at five nonprofit organizations. Check out our social media for photos.*
- *Employees volunteered all five days of Boo at the Zoo to pass out candy and smiles to the cute kiddos.*
- *We had a booth at Business Mercado, I taught in the Homeowner's College at Habitat for Humanity, and our CU Around team participated in Trunk or Treat with the Abilene Police Department.*

It was a great month filled to the brim with incredible opportunities to serve our community and I loved every minute of it.

November was a little calmer but that's not to say we didn't stay busy. We had a second Community Impact Day on Veterans Day, hosted Shred Day, and introduced our first-ever Christmas Family Photoshoot contest. We are so excited that we provided twenty families with a professional photoshoot for the holidays.

We ended this semester by helping at the Feast of Sharing and presenting a Financial Reality Fair to the seniors at Wylie High School. Please keep your eyes and ears open for information on what's coming up on March 25 for this year's **325 Day Celebration!** It's a great day to celebrate our special place in the world!

As always, if you need help with any financial education needs, please email me at egray@abileneteachersfcu.org or call our main number at 325.677.2274 and ask for Elizabeth Gray!





Scholarship Applications Now Available

The Abilene Teachers FCU scholarship program is designed for young members graduating from high school in May or June 2024. We will award ten \$1,500 grants to assist with first year college expenses.

To access the electronic application, please locate the prominent link on the front page of our website. The application deadline is March 4.

Applications are judged based upon academic achievement, activities, employment history and evidence of financial responsibility.

Guidelines for applicants:

- Applicant has an account at ATFCU in his/her name.
- Applicant is in good standing at the credit union and a member of record as of November 9, 2023.
- Applicant will be a full-time student for the Fall 2024 semester at an accredited college, university or technical college in the United States.
- Applicant is not related to an Abilene Teachers FCU employee, Board member or Supervisory Committee member.

Fight Stress. Take Control of Your Finances.

Many Americans are facing financial headwinds. Food prices have risen, interest rates are higher and student loan payments have resumed after the temporary halt during COVID. In the recent "Stress in America" report, 63% of respondents indicated that personal finances were a significant stressor. The percentage rises to 77% for those aged 35-44.

Stress is almost always accompanied by feeling out of control. ATFCU offers a tool that will help members exercise more control over their financial lives. Our digital banking platforms contain a powerful feature – **MX Money Management** – that enables users to see exactly where they are spending money. Accounts from other financial institutions and brokerages can be added, enabling a family to see their complete financial status on a single page.

In addition, MX Money Management offers trend reports and offers powerful functions for budgeting, goal setting and debt management. Many of these are interactive, allowing users to see how a particular financial decision will play out. You'll find MX Money Management on the **More** screen of the ATFCU app and in the **Additional Services** section of online banking. Take a look today!



HOLIDAY CLOSINGS

Monday, January 1 New Year's Day
 Monday, January 16 Martin Luther King, Jr. Day
 Monday, February 20 Presidents' Day



NUMBERS OF INTEREST

abileneteachersfcu.org

MEMBER INFORMATION CENTER

8:30 to 6 Monday – Friday
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
Drive-Throughs at Antilley,
Mockingbird & EN 10th Street
7 am to 6 pm, Monday-Friday
9 am to 2 pm on Saturday
Drive-Through Lanes at Buffalo Gap Road
7:30 am to 6 pm Monday-Friday
9 am to 2 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 for Credit Disability



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

SAVINGS RATES		RATE	APY**
Savings Account	\$25 - \$99.99	.25%	.25%
	\$100 - \$999.99	.35%	.35%
	\$1,000 - up	.45%	.45%
Checking Account	\$1,000 - \$1,999.99	.45%	.45%
	\$2,000 - \$9,999.99	.55%	.55%
	\$10,000 - up	.65%	.65%
Money Market Savings Account	\$2,500 - \$9,999.99	1.75%	1.76%
	\$10,000 - \$24,999.99	1.85%	1.87%
	\$25,000 - \$49,999.99	1.95%	1.97%
	\$50,000 - 74,999.99	2.15%	2.17%
	\$75,000 - \$99,999.99	2.25%	2.27%
Certificates & IRA Certificates \$500 - \$99,999	\$100,000 - up	2.50%	2.53%
	3 Month	3.25%	3.30%
	6 Month	3.30%	3.35%
	12 Month	3.35%	3.40%
	18 Month	3.40%	3.45%
Jumbo Certificates & IRA Certificates \$100,000 and Up	24 Month	3.45%	3.51%
	3 Month	3.45%	3.51%
	6 Month	3.50%	3.56%
	12 Month	3.55%	3.61%
	18 Month	3.60%	3.66%
Individual Retirement Account	24 Month	3.65%	3.71%
	\$0 to \$24.99	.25%	.25%
	\$25 - \$99.99	.55%	.55%
	\$100 - \$999.99	.65%	.65%
	\$1,000 - \$9,999.99	.85%	.85%
	\$10,000 - up	1.00%	1.00%

** Annual Percentage Yield All rates are subject to change without notice. These rates were effective 8-10-23. 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	TERM	RATES
New Auto & Light Trucks	1-84 Mo.	5.00% to 16.25%
Used Auto & Light Trucks	1-84* Mo.	5.00% to 17.20%
Older Used Auto (Model Years 2004-2012)	1-36 Mo.	7.70% to 17.99%
New & Used Boats	1-72 Mo.	9.25% to 17.99%
New & Used RV's	1-72 Mo.	7.25% to 17.95%
New RV's (over \$50,000)	73-120 Mo.	7.75% to 19.95%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	7.95% to 17.99%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	10.25% to 17.95%
Signature/Personal Loan	1-36 Mo.	10.25% to 17.95%
Share Secured	1-72 Mo.	2.45% to 4.45%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	4.45%
MasterCard or Visa Credit Cards		9.90%
Home Equity	10 to 20 Yrs.	Please give us a call
Home Improvement	10 to 20 Yrs.	Please give us a call
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

All rates are annual percentage rates (APR). These rates were effective 7-10-23. Loan rates are subject to change without notice. Lowest rates shown reflect multiple discounts. Loan rates dependent upon credit score and value of collateral. See our website or contact your Loan Officer for details. *loan term dependent upon model year