



ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

Trust Us, your horse ain't stealin' your financial info.



No matter where you are, eStatements and eNotices keep your financial information close at hand and safe from identity theft. You'll be able to access your ATFCU documents electronically without waiting 3-5 days for the mail. Plus, you'll no longer have to worry about securely storing all that paper.

What eStatements and eNotices Give You

- View statements and notices whenever and wherever you are. Each contains the same information as the paper version.
- Your documents are safe and secure with ATFCU's latest encryption technology. Since you must log in to your digital banking account for document access, you know they are protected.
- ATFCU archives 18 months' worth of eStatements, allowing for efficient tax preparation and proof of payment.

Signing Up Takes Just Seconds

In the ATFCU App

- Login and tap on the MORE icon
- Select ONLINE STATEMENTS
- Follow the Prompts

In Desktop Banking

- Login
- Click on the ONLINE STATEMENTS heading
- Follow the Prompts

If you're not already enrolled in digital banking, today is a great time to get started. Please contact a Member Services Representative or our eServices department if you'd like help with the process.

Additional information about eDocuments can be found on our website in the Tools and Advice section.

ATC-AA51570

ITEMS OF INTEREST

On April 10 at the 2025 Annual Meeting, it was announced that **Keith Dowell, Emily Meador** and **Karen Munoz** had been re-elected for 3-year Board terms. The nine-member volunteer Board is the governing body of the credit union and meets monthly to determine strategic direction for Abilene Teachers FCU.

Current Contact Information is Vital – As discussed on the next page, electronic scams are more numerous and sophisticated than ever. Our Security Team uses cutting edge technology to evaluate and respond to possible fraud. In some situations, it is important that they talk to the account holder. Please make sure that we have your current address, phone and email address on file. In a fraud situation, it could be important that we get in touch as quickly as possible.

If you think your information might be outdated, please visit with a Member Services Representative. We appreciate your help!

Early Scholarship Notification - ATFCU awards at least ten \$1,500 scholarships each year to members graduating from high school. Recipients are selected on the basis of academic achievement, extracurricular activities, work experience and evidence of financial responsibility.

If you're a parent, grandparent or friend of a teen who will be a senior during the 2025-2026 academic year, please make him/her aware of this opportunity. They will need to have membership established at the credit union, in their own name, on or before November 11, 2025.

Savings Safari Swim Party at Adventure Cove!

Kids, join us on August 8 and cool off from the summer heat. We'll have prizes, food, drinks, and lots of clear, cold water! You'll receive a series of three postcards this summer giving you all the details. Parents, please contact our Member

Services Department if you haven't received an invitation or if you'd like to open a Savings Safari account for your child/children.



Community Connections



Building a Financially Savvy Community, One Conversation at a Time

By Elizabeth Gray

WOW! Can you believe it has been a year since the last time I updated y'all in Community Connections? Things have been busy around here, and I'm thrilled to share what I've been up to over the last year, specifically when it comes to financial education!

Here at Abilene Teachers Federal Credit Union, when we talk about financial education, it's not just some abstract concept we toss around. It's something we actively work on year-round. Providing people with the tools to understand and manage their finances is one of the most powerful services we can offer our community.

This past school year, I've had the immense privilege of being in our local schools at least 20 times. Imagine this: I've taught financial lessons to over 1,400 students, ranging from curious 2nd graders just starting to grasp the idea of saving to more complex discussions with college-age students preparing for their financial futures. Whether it's seeing a concept click for the first time or hearing thoughtful questions, it's amazing to be a small part of building their financial foundation.

Did you know that our commitment to financial education extends beyond the classroom walls? Well, it absolutely does! Teaching adults has become one of my favorite parts of my job. Adults truly understand the importance of financial decisions and how they can, and for some, have significantly impacted their lives. They want to learn and share their own personal experiences. This year, I've had the honor of teaching sessions for:

- **AARP- sharing with them scams that are targeted at seniors and things they can do to protect themselves.**
- **Habitat for Humanity- helping future homeowners navigate the financial aspects of homeownership.**
- **The Abilene Housing Authority- providing essential money management and credit-building skills to residents/participants in the program.**
- **And most recently, the incredible women at New Beginnings- offering guidance and tools for financial independence and rebuilding.**

Each of these experiences, whether it's with a first grader learning about the difference between needs and wants or an adult planning for a secure future, reinforces my belief that financial education is transformative. It's about equipping people with confidence, practical skills, and the ability to make informed decisions that can truly change their lives for the better.

We're so much more than just your credit union; we're your partner in building a financially stronger community, and I can't wait to see what more we can achieve together. As always, if you are interested in a class or presentation, please email me at egray@abileneteachersfcu.org or call our main line and ask to speak with me. Have a great summer and I hope to hear from you soon!



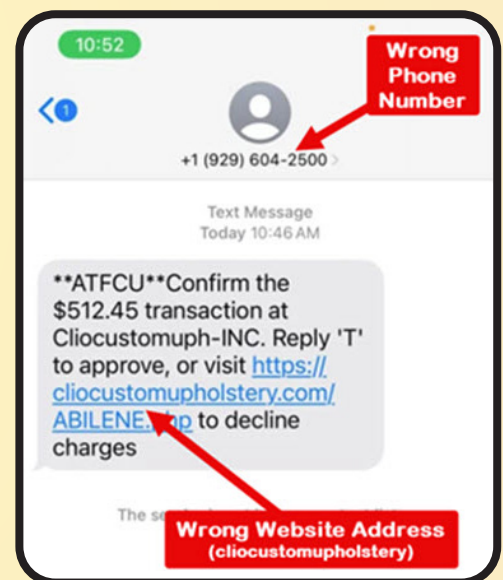
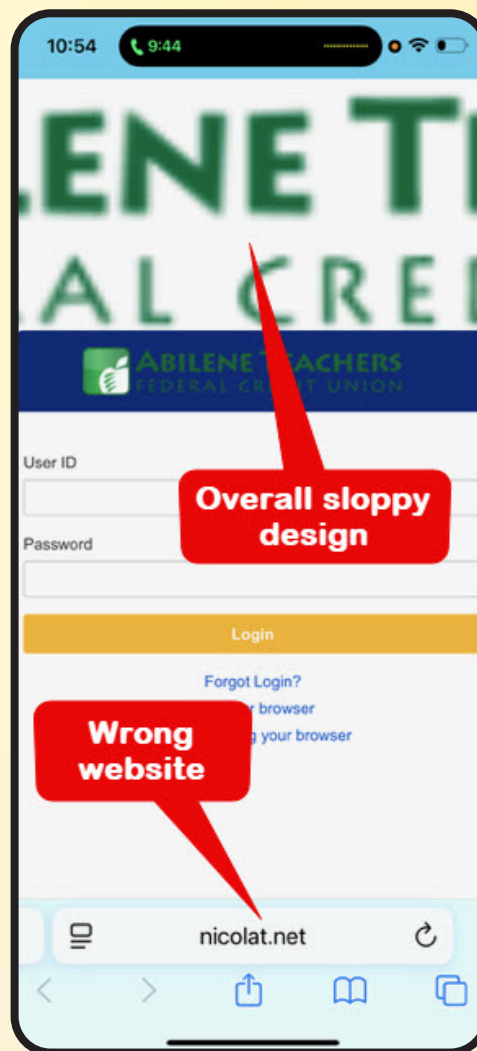
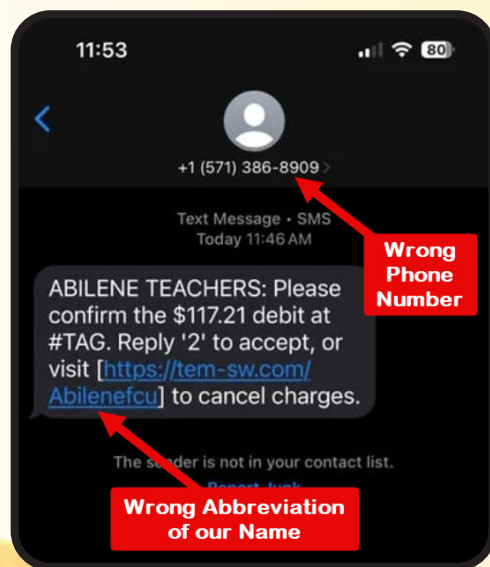
You Can Shut Down Text Scams

Nearly every Friday, the ATFCU Fraud Team sends an email to employees to make us aware of the text/phone call scam of the day. Fraudsters love weekends because consumers are preoccupied and looking forward to some well-earned leisure time. Every single scam is an attempt to separate our members from their money by frightening them into a rapid response. The scams look and sound different from week to week, but their purpose is always the same - in various ways, they try to cajole the recipient into revealing personal financial information.

Money is a sensitive topic to almost everyone. It is extremely frightening to receive a text or call claiming that a large, unexpected purchase has been made using your debit card. Often the fraudsters use 'spoofing' software to make it look as though the call/text is coming from the ATFCU phone number. Here are three rules to observe when that happens:

- 1) *Don't panic. (Easy to say, but hard to do.)*
- 2) *Keep your digital banking credentials private. Don't share them with anyone. ATFCU employees will never ask for your username, password, the last 4 digits of your debit card, your Social Security number, etc. If someone is asking, that person is a criminal.*
- 3) *Hang up or disengage immediately. If you are able, please take a screenshot of your phone; then contact our Fraud Department at 325-677-2274 or 800-677-6770.*

The screenshots below are from scams we've seen in 2025. The red callout boxes illustrate various ways to detect a con. Of course, some fraudsters are more sophisticated and won't make these amateur mistakes. Don't be misled - Rule #2 applies to every situation.



HOLIDAY CLOSINGS

Friday, July 4
Independence Day

Monday, September 1
Labor Day



NUMBERS OF INTEREST

abileneteachersfcu.org

MEMBER CONTACT 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

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	\$5 - \$99.99	.15%	.15%
	\$100 - \$999.99	.25%	.25%
	\$1,000 - up	.35%	.35%
Checking Account	\$1,000 - \$1,999.99	.35%	.35%
	\$2,000 - \$9,999.99	.45%	.45%
	\$10,000 - up	.55%	.55%
Money Market Savings Account	\$2,500 - \$9,999.99	1.90%	1.92%
	\$10,000 - \$24,999.99	2.00%	2.02%
	\$25,000 - \$49,999.99	2.10%	2.12%
	\$50,000 - \$74,999.99	2.30%	2.32%
	\$75,000 - \$99,999.99	2.45%	2.48%
	\$100,000 - up	2.75%	2.78%
Certificates & IRA Certificates \$500 - \$99,999	3 Month	3.85%	3.92%
	6 Month	3.80%	3.87%
	12 Month	3.20%	3.25%
	18 Month	3.15%	3.20%
	24 Month	3.10%	3.14%
Jumbo Certificates & IRA Certificates \$100,000 and Up	3 Month	4.05%	4.13%
	6 Month	4.00%	4.07%
	12 Month	3.40%	3.45%
	18 Month	3.35%	3.40%
	24 Month	3.30%	3.35%
Individual Retirement Account	\$0 to \$4.99	.20%	.20%
	\$5 - \$99.99	.50%	.50%
	\$100 - \$999.99	.60%	.60%
	\$1,000 - \$9,999.99	1.00%	1.00%
	\$10,000 - up	1.25%	1.26%

All rates are subject to change without notice. These rates were effective 7-1-2025. 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. **Annual Percentage Yield

LOAN RATES	TERM	APR*
New Auto & Light Trucks	1-84 Mo.	4.25% to 15.50%
Used Auto & Light Trucks	1-84 Mo.	4.25% to 16.45%
Older Used Auto (Model Years 2005-2013)	1-36 Mo.	6.95% to 17.99%
New & Used Boats	1-72 Mo.	9.75% to 17.99%
New & Used RV's	1-84 Mo.	7.50% to 17.99%
New RV's (over \$50,000)	73-120 Mo.	8.50% to 17.99%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	7.20% to 17.99%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	10.25% to 17.95%
Signature/Personal Loan	1-36 Mo.	9.75% to 17.95%
Savings Secured	1-72 Mo.	2.35% to 4.35%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	4.35%
Mastercard Credit Card - Classic or Rewards		Please contact us
Home Equity	10 to 20 Yrs.	Please contact us
Home Improvement	10 to 20 Yrs.	Please contact us
First Mortgage Loans	15 to 30 Yrs.	Please contact us

All rates are annual percentage rates (APR). These rates were effective 7-1-2025. 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.