



ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

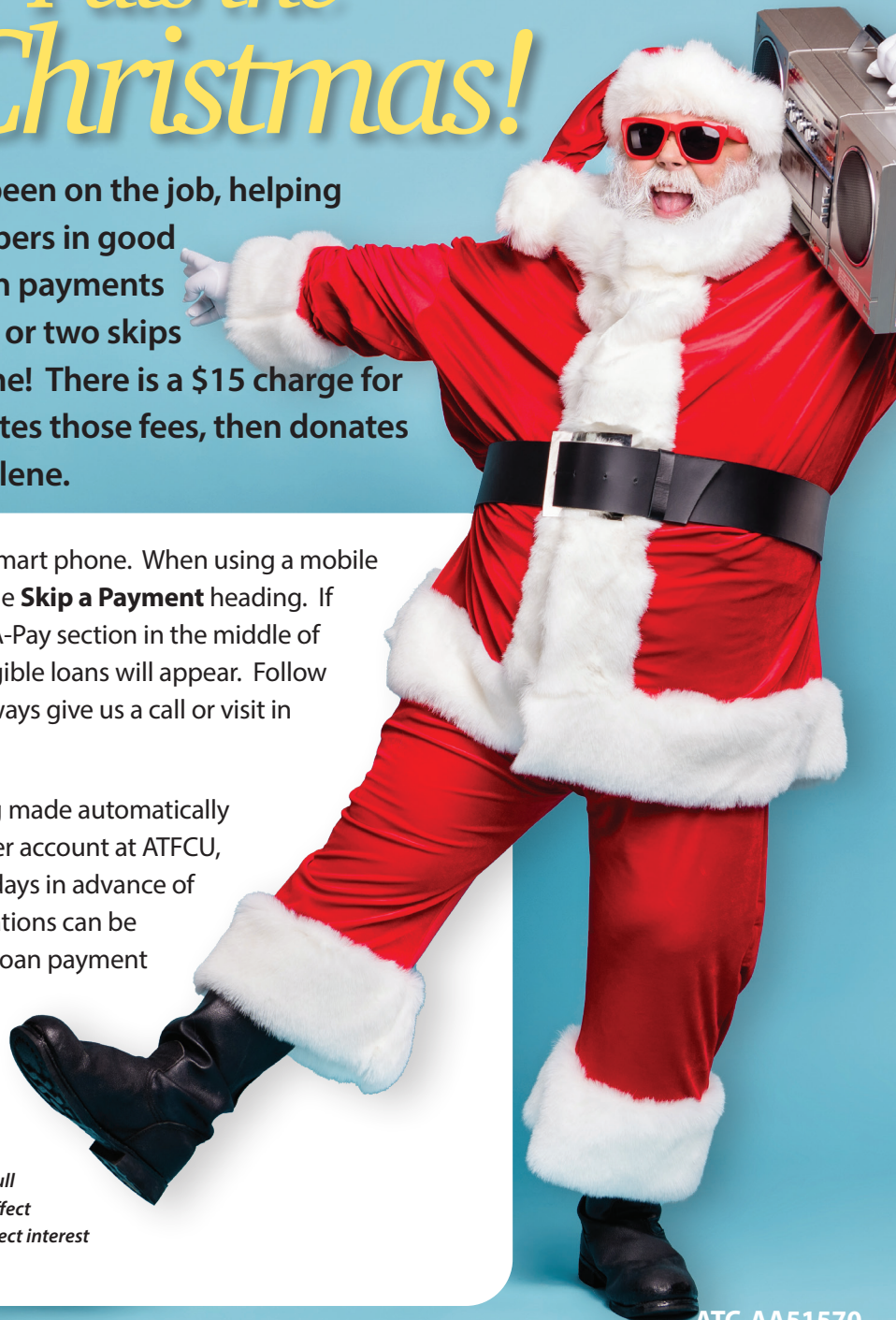
Skip-A-Pay Puts the Merry in Christmas!

Since 2003, our well-loved program has been on the job, helping families celebrate a joyous season. Members in good standing can elect to skip a couple of loan payments throughout the year. If you still have one or two skips in reserve, now's the time to let them shine! There is a \$15 charge for each skipped payment. ATFCU accumulates those fees, then donates the total to the Boys and Girls Club of Abilene.

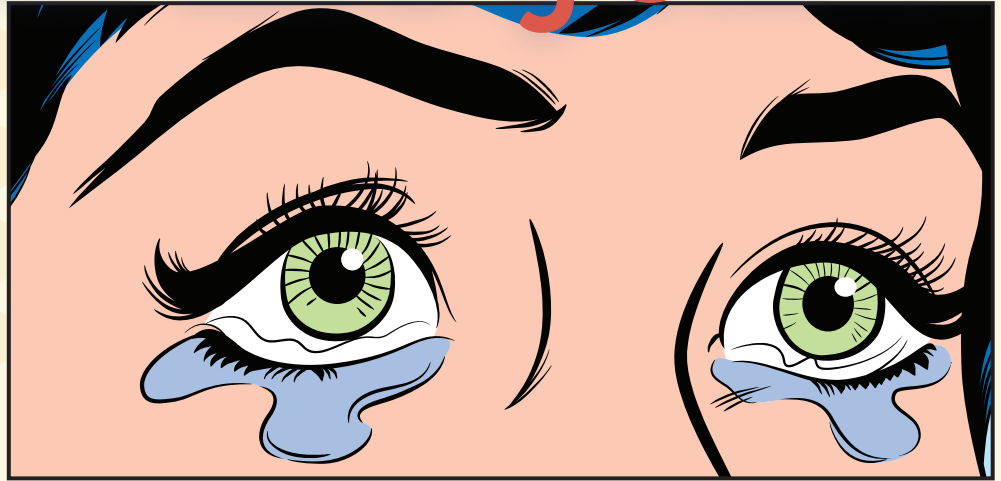
Enter skip payment requests on your computer or smart phone. When using a mobile device, tap the **More** icon to get started, then tap the **Skip a Payment** heading. If you're using a computer, login and locate the Skip-A-Pay section in the middle of the online banking landing page. In both cases, eligible loans will appear. Follow the prompts from that point. Of course, you can always give us a call or visit in person to get the process started.

Timing is important! If your loan payment is being made automatically from an outside financial institution OR from another account at ATFCU, please initiate your skip request at least 5 business days in advance of your payment date so that the proper loan modifications can be completed. If you have set up your own incoming loan payment using ATFCU digital banking, remember to cancel payments that are already scheduled for the requested month(s).

Skip payments are subject to ATFCU approval and are not available for real estate, home equity, home improvement, overdraft, line of credit or credit card loans. New loans that have not had at least one full monthly payment are ineligible. Full insurance coverage must be in effect for vehicle loans. Other restrictions may apply. Payment skips will affect interest accrual, final payoff date, GAP settlements and equity in collateral.



Online Romance or Heartbreaking Scam?



The New York Times recently ran an article* about romance scams. It described a 'fraud farm' in Southeast Asia that is set up for industrial-scale spamming and is controlled by an organized Chinese crime ring. For 17 hours a day each fraudster trolls dating apps for fresh victims and beats a giant drum when someone is duped into sending money.

The individual described in the story is a 32 year old male. His organization specialized in scams known as pig butchering, a long con where fraudsters gain a person's trust under the pretense of a budding romance or friendship (*the fattening of the hog*) before defrauding the victim (*the slaughter*).

The criminals work from scripts and are trained to build relationships with friendly, overly trusting individuals searching for new friends or romantic partners. They usually begin a scam with a text message or a friend request on social media or dating websites. The scammer slowly develops the connection, often sending pictures, videos and love letters to build trust and establish a bond. They spend hours a day talking with their "new love". Long conversations serve another purpose – they keep the victim occupied, which limits his/her interaction with friends and relatives in the real world.

Once the targeted victim is emotionally engaged, the scammer makes a request for money. A variety of reasons are given, such as an emergency, to pay off a debt, or to finance a business. One popular new ploy is a promise to teach the victim how to invest in crypto and quickly double their money. In some cases, the scammer may claim to have fallen in love with his target and now needs enough cash to travel to a romantic location

for a face to face meeting. Whatever the story, the funds that are sent never seem to be quite enough to resolve the situation.

The demands for monetary gifts grow larger and are unending, sometimes leading to the victim's financial ruin. A skilled scammer can be so persuasive that he/she can obtain enough personal information to steal the victim's identity and take over their online accounts.

If any portion of this story sounds familiar, we urge you to take quick action. Change phone numbers right away. Monitor your accounts daily. If a relative is being conned, make arrangements to get him/her out of their home and away from their phone. Involve them in activities with your family and other people.

Abilene Teachers FCU has a team dedicated to fighting fraud and identifying suspicious behavior. They can be reached during business hours at our main contact numbers, 325-677-2274 and 800-677-6770. When you call, ask to speak with the Fraud Department.

**The first two paragraphs of this article are attributed to New York Times reporter Tara Siegel Bernard in her September 10, 2024 article.*

HOLIDAY CLOSINGS & ANNOUNCEMENT

Columbus Day (observed)Monday, October 14
Veterans Day.....Monday, November 11
Thanksgiving Thursday, November 28
Christmas Day Wednesday, December 25
New Year's Day..... Wednesday, January 1

BOO AT THE ZOO

PRESENTED BY

ABILENE TEACHERS
FEDERAL CREDIT UNION

LAST 3 WEEKENDS IN OCTOBER

Tickets at AbileneZoo.org

BOARD MEMBER NOMINATIONS

Members interested in submitting a candidate for the 2025 Board Election should send their nomination to the attention of the Nominating Committee, PO Box 5706, Abilene, TX 79608. Please submit nominations by Thursday, October 31.

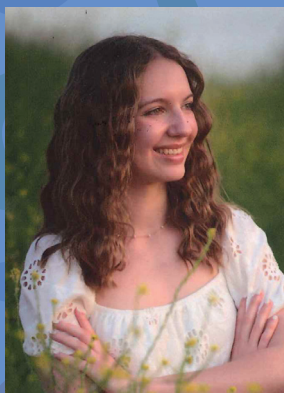
meet

THE 2024 SCHOLARSHIP RECIPIENTS!

Congratulations to our most recent class of scholars. Each member graduated from high school in May and is currently studying full-time at an accredited US college or university. The individual awards of \$1,500 are designed to assist with freshman year expenses.



Kathryn Anderson
Wylie High
Texas A&M



Selah Appuglies
Wylie High
Hardin Simmons



Savannah Beaty
San Angelo Central
Univ. of Oklahoma



Kolby Corbett
Wylie High
Abilene Christian



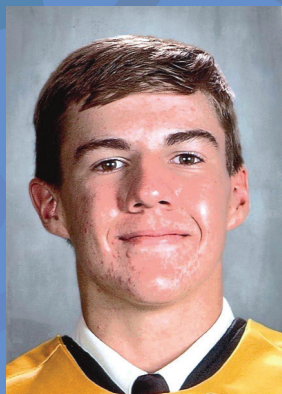
Addilyn Cummings
Borden County High
Baylor



Jaden Doggett
Sweetwater High
Abilene Christian



Jenna Herrera
Cooper High
Angelo State



Colton Hopkins
Haskell High
Texas Tech



Andrew Miller
Merkel High
Abilene Christian



Ava Millette
Eula High
Texas A&M



Marin Murray
Abilene High
Lubbock Christian



Riley Riordan
Comanche High
Galveston College

Recipients are primary members of ATFCU, selected on the basis of academic achievement, extracurricular activities, work experience, and evidence of financial responsibility.

High school seniors who wish to apply for the 2025 scholarships must be an ATFCU member of record as of November 12, 2024. Applications for next year's scholarship program will be available online January 2, 2025. Please contact Kathy Mayer (kmayer@abileneteachersfcu.org) with any questions.



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

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	.30%	.30%
	\$100 - \$999.99	.40%	.40%
	\$1,000 - up	.50%	.50%
Checking Account	\$1,000 - \$1,999.99	.50%	.50%
	\$2,000 - \$9,999.99	.60%	.60%
	\$10,000 - up	.70%	.70%
Money Market Savings Account	\$2,500 - \$9,999.99	2.00%	2.02%
	\$10,000 - \$24,999.99	2.10%	2.12%
	\$25,000 - \$49,999.99	2.20%	2.22%
	\$50,000 - 74,999.99	2.40%	2.43%
	\$75,000 - \$99,999.99	2.55%	2.58%
	\$100,000 - up	2.85%	2.89%
Certificates & IRA Certificates \$500 - \$99,999	3 Month	3.25%	3.30%
	6 Month	3.30%	3.35%
	12 Month	3.35%	3.40%
	18 Month	3.40%	3.45%
	24 Month	3.45%	3.51%
Jumbo Certificates & IRA Certificates \$100,000 and Up	3 Month	3.45%	3.51%
	6 Month	3.50%	3.56%
	12 Month	3.55%	3.61%
	18 Month	3.60%	3.66%
	24 Month	3.65%	3.71%
Individual Retirement Account	\$0 to \$24.99	.30%	.30%
	\$25 - \$99.99	.60%	.60%
	\$100 - \$999.99	.70%	.70%
	\$1,000 - \$9,999.99	1.10%	1.11%
	\$10,000 - up	1.35%	1.36%

All rates are subject to change without notice. These rates were effective 9-1-2024. 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.	5.00% to 16.25%
Used Auto & Light Trucks	1-84 Mo.	5.00% to 17.20%
Older Used Auto (Model Years 2005-2013)	1-36 Mo.	7.70% 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.	7.95% 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%
Savings Secured	1-72 Mo.	2.50% to 4.50%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Savings Secured Line Of Credit	1-72 Mo.	2.00%
Credit Builder Loans	12 or 18 Mo.	4.50%
Mastercard Credit cards		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 9-1-2024. 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.