



NUMBERS OF INTEREST

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.

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 1-1-2022.

**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

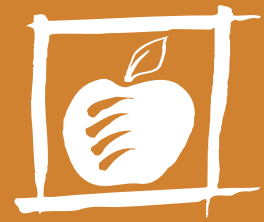
TYPE OF LOAN	TERM	RATES
New Auto & Light Trucks	1-72 Mo.	1.50% to 14.75%
Used Auto & Light Trucks	1-66 Mo.	1.50% to 14.75%
Older Used Auto (Model Years 2003-2011)	1-36 Mo.	4.50% to 17.50%
New & Used Boats	1-72 Mo.	4.75% to 17.75%
New & Used RV's	1-72 Mo.	3.25% to 16.25%
New RV's (over \$50,000)	73-120 Mo.	3.75% to 18.25%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	4.25% to 16.25%
Appliance, Furniture, Musical Instruments	1-36 Mo.	8.25% to 17.50%
Signature/Personal Loan	1-36 Mo.	8.25% to 17.50%
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.	4.65% to 6.65%
Home Improvement	10 to 20 Yrs.	4.70% to 6.70%
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 3-21-2022.

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.



ABILENE TEACHERS
FEDERAL CREDIT UNION



Waiting in a drive-thru lane shouldn't be a time-consuming task. We're taking steps to speed things up. The ITMs installed at our EN 10th and Mockingbird branches handle routine transactions quickly and efficiently. **Effective June 1, 2022**, in order to keep lines moving quickly at the Buffalo Gap and Antilley drive-thrus, the transactions listed below will **only** be available in ATFCU lobbies

- ACCOUNT PRINT OUTS
- CHECK COPIES
- MONEY ORDERS
- CASH ADVANCES
- GIFT CARDS
- STATEMENT COPIES
- CASHIER'S CHECKS
- IRA AND HSA CONTRIBUTIONS
- TEMPORARY CHECKS

THERE'S AN APP FOR THAT!

Several of the transactions shown above are readily available on the ATFCU app. You can view account history, check current balances, view checks and access your monthly statements. If you're not already using our user-friendly app, right now would be a great time to start. Visit a Member Services Representative or our website if you'd like help with the first steps.

"How-To" articles are posted on the ATFCU blog to demonstrate the most common digital transactions. The blog is accessed from the *Tools and Advice* section of the website. Give them a try and add more time into your day.

WE KNOW THAT MOST LINES HAVE LENGTHENED IN THE POST-PANDEMIC WORLD. WE'RE PLEASED TO PROVIDE YOU WITH A SHORTER ONE!

Refinance Now - Gas & GAP are On Us!

Are you thinking about refinancing your auto loan? Have we got a deal for you! Bring your auto loan to Abilene Teachers FCU and we'll provide the GAP coverage at no charge and hand you \$250 cash for gasoline or to use as you choose.

GAP stands for Guaranteed Asset Protection - coverage that protects your 4-wheeled investment. If your vehicle is stolen or totaled in an accident, GAP helps fill the difference between what your primary insurance will pay and what you owe on the loan. It's a fantastic product and it's free during this promotion. This is a limited time offer, so apply today in person, over the phone or online.

You'll save even more because there's no application or refinance fees to worry about.

All loans are subject to credit union approval. Loan rate is determined by credit-worthiness. Minimum loan value is \$15,000. Other restrictions apply. Detailed information is available on our website.



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



MESSAGE FROM
**President
James Boyd**

I have been in the credit union world for more than 37 years and have never experienced anything like the extraordinarily demanding years of 2020 and 2021. On some days, a new challenge arrived hourly. In addition to the coronavirus epidemic, in February 2021 we weathered a winter storm so severe that ATFCU closed on scheduled workdays for the first time in our 71-year history. We scrambled, we hustled, and we asked more of every employee in order to serve our members effectively in challenging times. I want to sincerely thank you for your patience as the credit union has negotiated new ways of getting business done.

**Community
Connections**

with Elizabeth Gray



I'M BACK! Well, I never really went anywhere but now that schools are opening up to outside visitors, I am ready to help with your financial education lessons. If you or a teacher you know would be interested in a classroom presentation, I'm your girl. Please email me at egray@abileneteachersfcu.org or call our main line at 325.677.2274 and request my extension.

The first three months of 2022 have flown by. I have visited with 1st graders at Wylie East Elementary for their College and Career Week, celebrated National Random Acts of Kindness Day with the CU Around team, organized Wylie High School's Economic Reality Fair, taught at Clyde Junior High, and planned our first Reality Fair for Abilene High. Plus, we're thrilled to be planning ATFCU's April 28th Annual Meeting, our first live meeting in three years.

My biggest project was turning 325 Day into a community wide event. I hope you participated on March 25 by shopping and/or eating at a local business or by creating your own 325 Day special. I enjoyed visiting several of the establishments and taking advantage of their deals. Wonderful live music was provided by Basic Truth, Brent Fox, and Christy Patton - all members of the credit union. We are already planning for next year's 325 Day and anticipate that it will steadily grow bigger and better.

**ITEMS OF
INTEREST**

The Savings Safari Bash will be Saturday, May 14 at the Abilene Zoo. Savings Safari parents, watch during early May for your mailed invitation. There will be games, give-a-ways, sweet treats, music and a bunch of fun activities for attendees. Not to mention the animals!

If you'd like to open a savings account for your child and enroll him/her in the Savings Safari program, please contact a Member Services Representative at any lobby location.

Shredding Day is scheduled for May 11 from 8am until noon at the 3849 Antilley Road branch. Gather up your outdated financial paperwork, bring it in, and watch it be securely destroyed by Shredding Services of Texas. This service is free to individuals. Please limit yourself to three file boxes or three kitchen garbage bags of documents.

Your email address is important to us. We use it to communicate with members about credit union events and promotions, and to get in touch when we have questions about your account and cannot reach you by phone.

Please take a moment to check the current email address on your account. If you use digital banking, you'll find that information in the Settings section and can edit it there. If you're in a branch or on a phone call with us, our representative can quickly check for you and update if necessary. We promise not to flood your inbox with messages because we hate that as much as you do.

2022 ANNUAL MEETING

**ATFCU IS RICH IN
LOCAL COLOR**

We're back for a live event! Make plans to join your fellow credit union member/owners at our 72nd Annual Meeting on Thursday, April 28, 2022. We'll begin at 7 p.m. that evening at the Abilene Convention Center. Board Chair Nolan Kelley and President/CEO James Boyd will present highlights from the 2021 Annual Report and discuss plans for 2022 and beyond. Board election results will be announced by Eide Bailey LLC, our official vote tabulator.

We are taking COVID-friendly precautions for this meeting. There will be fewer chairs at each table and refreshments* will be served in sealed containers. Individual bottles of tea and water will be available.

Entertainment prior to the meeting will be provided by **Revolution Strings**, the famed AISD violin troupe under the direction of Darcy Radcliffe and Fred Grigg. There will be plenty of door prizes* between the business presentations. Members of all ages are welcome. Stripe the Tiger will be on hand and kids' prizes* are also on the agenda.

Doors will open at 6:20 p.m. There is no charge for this event and we anticipate dismissal prior to 8:00 p.m. Please contact us if you would like additional information.

*It is necessary to be a primary member of ATFCU in order to be eligible for door prizes and to receive a snack box.

**HOLIDAY
CLOSINGS
& Announcements**

Monday, May 30 – Memorial Day
Monday, June 20 – Juneteenth (observed)
Monday, July 4 – Independence Day

