

ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

New Credit Card Program

Abilene Teachers FCU is excited to announce our partnership with a new credit card processor to better serve the credit needs of our members. The changes become effective April 29. During the first half of April, current cardholders will receive two mailings. An

explanatory letter will arrive 7 to 10 days prior to an envelope containing the new card.



Check these important dates:

- *Current cards will work through April 28, 2024.*
- *New cards should be activated on or after April 29, 2024.*
- *Every cardholder, whether they are a primary, joint, or authorized user, will receive a new card with a unique number, expiration date and 3-digit security code.*
- *All ATFCU credit cards will now be branded by MasterCard and there will no longer be a 'Gold' card category.*
- *A Rewards Program, uChoose Rewards, will be introduced on April 29.*
- *Credit card account history prior to January 1, 2024 will not transfer to the new card. Members needing extended history should download it prior to April 28.*
- *Members who have linked recurring payments to their current credit card should advise payees of their new card information.*

If you are a current credit card holder and have not received your letter by April 15, please contact our Card Processing Department at 325-677-2274 or 800-677-6770. This dedicated group works in Abilene at our Antilley Road branch and will promptly address your situation. They also welcome questions you may have about the upcoming transition.

The timing of the changeover is exact and cannot be extended. If your schedule keeps you out of town on a regular basis, please give special attention to the dates contained in this article. We don't want you to be caught on the road without a method of payment! Please contact us early if you anticipate an issue.



ITEMS OF INTEREST

Board Election – ATFCU Board members are volunteers who serve three year terms. Board election procedures specify that the Nominating Committee propose at least one name for each board seat subject to election in a given year. This year, three incumbent Board members - **Royce Curtis, Ronnie Kincaid, and Rob Tucker** – choose to run for re-election. As there were no additional nominations made through the member petition process, Mr. Curtis, Mr. Kincaid, and Mr. Tucker will begin their new terms on May 1, 2024.

Contact-Free Payments – Tap and go convenience has arrived! ATFCU's debit cards are now compatible with Apple Pay, Samsung Pay and Google Pay. Add your card to your digital wallet and pay with your phone anywhere contact-free payments are available. Not sure what all this means? You'll find step by step instructions in the How To section of our blog. The blog is located in the *Tools and Advice* section of the ATFCU website.

Specialty Accounts Department Move – On March 18, the Specialty Accounts Department relocated from the N. 6th Street office to the branch on Antilley Road. The move will allow the team to better serve our members in a larger, more private office space. Specialty Accounts includes IRA's, Health Savings Accounts, Nonprofit Accounts, Representative Payee Accounts, Trusts, Power of Attorney designations and more. Specialty Account Advocates also assist the relatives of deceased members. Please give Jonna or DaMario a call at 325-677-2274 if you have any questions.

Community Connections

with **Elizabeth Gray**



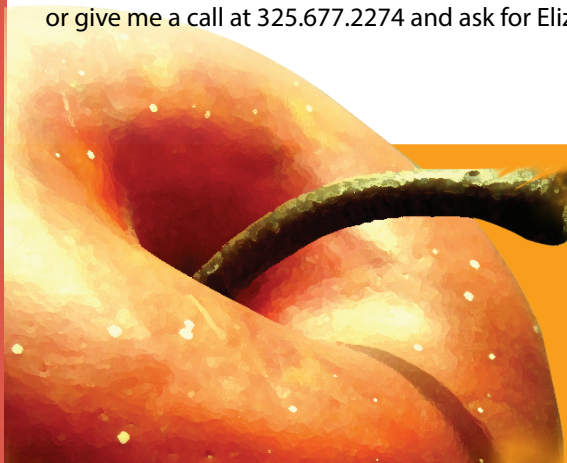
Hey there, April is here, everyone! Can you believe we've already cruised through the first three months of 2024? The start of the year was buzzing with community involvement, which honestly, is my favorite part of the job!

One thing I absolutely love about my role is being able to serve not just our members, but also our wider community. I'm fortunate to serve on the board of Women of Outstanding Achievement, where we spotlight remarkable women in our community and provide scholarships to nontraditional female students. ATFCU has been sponsoring one of these scholarships since 2012, and I am thrilled to be a part of that organization. January concluded with me joining the Day Nursery of Abilene Board, which is super exciting as I can't wait to make a positive difference in the lives of our youngest community members.

February was all about prepping for **325 Day**, our upcoming Annual Meeting, and diving into Economic Reality Fairs. I also got to hang out with some awesome kids during Wylie East Elementary's Career Week, which was an absolute blast. And let's not forget the AISD Super Crew meeting – those students are seriously remarkable! February ended on a high note with a fantastic Reality Fair at Wylie.

March was eagerly awaited as we kept the momentum going for **325 Day** and dove into more financial presentations. I had a blast chatting with Youth Voice, TLCA 3rd and 6th graders, and hosting our very first Economic Reality Fair at Merkel High School. I hope you all got a chance to support our local businesses on **325 Day** – seeing our community come together is incredible.

Remember, if you ever need help with anything related to financial education, just shoot me an email at egray@abileneteachersfcu.org or give me a call at 325.677.2274 and ask for Elizabeth Gray!



Con Games Exist Because They Work

DON'T BE OVERCONFIDENT

Sometimes, we have to be reminded that con artists – especially those using advanced technology – thrive because they win people's trust. It's right in the name. CON stands for confidence.

Anyone can fall victim to a scam. In February, Charlotte Cowles, a personal finance columnist for the *New York Magazine*, bravely admitted that she had been scammed out of \$50,000 by a fraudster who took advantage of her fear factor. If she can be tricked, every one of us is vulnerable. It is essential to stay constantly informed and vigilant.

The following list will help you evaluate possible fraudulent interactions. If you can answer YES to any of these questions, that's a bright red flag indicating that you are a possible target.

- *Did you receive a check for an item you sold on the Internet, such as a car, boat, jewelry, etc?*
 - *Is the amount of the check more than the item's selling price?*
 - *Did you receive the check from an overnight delivery service?*
 - *Is the check drawn on an account that is different from the person buying your item?*
- *Did you respond to an email or text asking you to confirm, update or provide your account information?*
- *Have you been told that you were the winner of a lottery that you don't remember entering?*
- *Have you been instructed to wire, send, or ship money as soon as possible to a large city in the United States or to another country?*
- *Have you been asked to pay money to receive a deposit from another country?*

If these questions raise concerns, please contact our Member Accounting Center immediately. They can be reached at either of our main numbers, 325-677-2274 or 800-677-6770.

The first paragraph of this article is attributed to Washington Post reporter Michelle Singletary in her February 21, 2024 column.



2024 ANNUAL MEETING IS APRIL 16TH

Make plans to join your fellow members at the 74th Annual Meeting of Abilene Teachers Federal Credit Union on Tuesday April 16, 2024 at the Abilene Convention Center. Doors will open at 6:30 pm, the Abilene High Steel Drum Band will entertain while guests find seats, and the business meeting will begin at 7.

This year's event will be held in the Exhibit Hall section of the Convention Center. Employees will be stationed outside the building to guide you. Board Chair Royce Curtis and President/CEO James Boyd will review highlights from the 2023 Annual Report and discuss upcoming plans. The ATFCU Board of Directors will be on hand to visit with attendees.

This year's theme is **Every Reason, Every Season** and appropriate gift bags will be distributed to primary members in attendance. As always, there will be numerous cash door prizes* for all ages! You never know – luck might just be on your side that evening. Snack trays will be served at each table and coffee, iced tea and water will be available.

There is no charge for this event, which usually dismisses prior to 8:00 pm. Please contact us if you would like additional information.

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

Every Reason, Every Season

HOLIDAY CLOSINGS

Monday, May 27Memorial Day
Wednesday, June 19Juneteenth
Thursday, July 4 Independence 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

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	1.80%	1.81%
	\$10,000 - \$24,999.99	1.90%	1.92%
	\$25,000 - \$49,999.99	2.00%	2.02%
	\$50,000 - 74,999.99	2.20%	2.22%
	\$75,000 - \$99,999.99	2.35%	2.38%
Certificates & IRA Certificates \$500 - \$99,999	\$100,000 – up	2.60%	2.63%
	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	.30%	.30%
	\$25 - \$99.99	.60%	.60%
	\$100 – \$999.99	.70%	.70%
	\$1,000 - \$9,999.99	.90%	.90%
	\$10,000 – up	1.10%	1.11%

** Annual Percentage Yield All rates are subject to change without notice. These rates were effective 1-1-2024. 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.

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 2005-2013)	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 17.99%
New RV's (over \$50,000)	73-120 Mo.	7.75% 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%
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 1-1-2024. 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. *loan term dependent upon model year