

ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

Retirement. All in One Place.

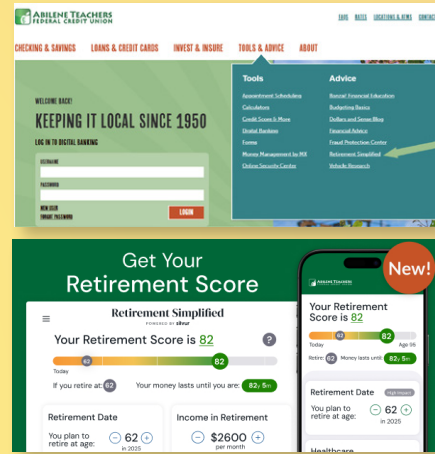
Abilene Teachers FCU and Retirement Simplified, powered by Silvr, have partnered to provide you with Silvr’s best-in-class education and tools to validate and improve your retirement plan. It’s a new, free benefit to support members as they navigate key retirement decisions such as Social Security, Medicare, taxes in retirement and more.

Do any other these statements sound familiar?

- *I need help getting on track for retirement*
- *I’m thinking about retiring, but I don’t know if I can afford it*
- *I’m not sure when I should start taking Social Security*
- *I wish I knew how long my savings will last*

If so, you’ll find value in the Retirement Simplified resources. There’s no longer a reason to spend hours searching the internet and then hours more interpreting what you’ve found. The answers you’ll find in Silvr are clear, concise, and continually updated to reflect the most recent federal guidelines.

- **Navigate Retirement Benefits** – You’ll be guided through Social Security and Medicare and learn how to estimate retirement healthcare costs. Calculators and tools are interactive and personalized to your situation
- **Personalized Retirement Education** – More than 800 personalized lessons are available to help you make retirement decisions. Articles are updated as federal policies are revised.



For more information, please visit the **Retirement Simplified** page on the ATFCU website and enroll today. The page is found in the Tools and Advice section. Enrollment is free and allows access to the resources described above. Advice is designed for members aged 50 – 70, but all ages are welcome to learn!



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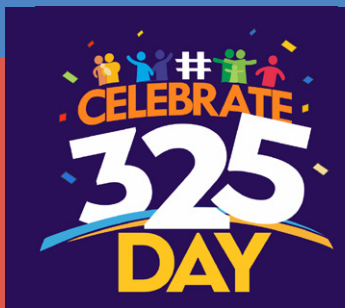
Board Election and Annual Meeting – The 2026 Abilene Teachers FCU Board election is underway, and the official Notice of Candidates has been released. Members receiving paper statements should find it enclosed with their December mailing. If you receive e-Statements, view it on the **About Us** page on the ATFCU website.

Nominations by petition can be made and will be accepted if accompanied by 500 member signatures. Petition forms are available at all branches. Completed petitions must be submitted to the Board Secretary on or before March 2, 2026. Additional petition information will be found on the **About Us** page of the website. A formal election will be held only if there are one or more petition candidates.

Board election results will be announced on **Thursday, April 9, 2026** during the Annual Meeting at the Abilene Convention Center. The meeting begins at 7 pm and all members are invited to attend.

325 Day is Wednesday, March 25, 2026

During the COVID pandemic, Abilene Teachers FCU originated the 325 Day concept as a way to recognize the many blessings of residing within the 325 area code. After all, not everyone is lucky enough to live here! Mark your calendars and plan to celebrate our local businesses, culture and lifestyle. See what's happening and register your business at the official website, www.325day.com. Show your pride in the 325!



New Tax Rules Allow For Vehicle Loan Interest Deduction

One feature of the recently passed One Big Beautiful Bill Budget Act is you may now qualify to deduct vehicle loan interest from your federal income taxes. For the past 39 years (since the Tax Reform Act of 1986) personal loan interest you paid on loans and credit cards was not deductible from your federal taxes.

Now, when you and your vehicle meet specific eligibility requirements, a tax deduction of up to \$10,000 annually for interest on vehicle loans will be allowed. The deduction is available for both itemizing and non-itemizing taxpayers.

Selected Eligibility Requirements

Requirements include, but are not limited to, the following:

- *Your loan must have originated after December 31, 2024*
- *The vehicle must be brand new (used vehicles do not qualify) and must be for personal use*
- *The vehicle must be a car, SUV, pickup truck, minivan, van, motorcycle or ATV with a gross vehicle weight of less than 14,000 pounds*
- *Final assembly of the vehicle must have taken place in the United States**
- *The vehicle must be secured by a lien from a lender who has a legal interest in the vehicle until it is paid off*

Income limits apply, with the deduction phasing out for taxpayers with a modified adjusted gross income over \$100,000 (single filers) or \$200,000 (joint filers). For more details on the current tax laws, consult your tax professional or visit the IRS website, irs.gov/newsroom

*To determine if final assembly was in the US, please reference the information label that was attached to the vehicle on the dealer's lot OR visit the National Highway Traffic Safety Administration's website to use their VIN Decoder, nhtsa.gov/vin-decoder



A Home on the Road Is Now More Affordable!

Ready for College?

Abilene Teachers FCU Scholarships Are Here!

Hey future college students! We know college is a big step, and Abilene Teachers FCU wants to help you get there. If you are a young member graduating from high school in May or June 2026, this is for you! We are excited to announce we will be awarding at least ten \$1,500 grants to help cover your first-year college expenses. Think of it as a great financial boost for tuition, textbooks, or dorm fees!

How We Choose Our Recipients

Your application will be judged on a few important things that show us how awesome you are:

- **Academic Achievement:** Your grades and accomplishments in the classroom.
- **Activities & Employment:** How you spend your time—sports, clubs, volunteering, or work!
- **Financial Responsibility:** Showing us you're smart about managing money.

Are You Eligible?

To apply for this opportunity, you just need to meet these simple guidelines:

- You already have an account at ATFCU in your own name.
- You've been a member in good standing since November 11, 2025 (or before!).
- You plan to enroll as a full-time student in Fall 2026 at an accredited U.S. college, university, or technical school.
- You are not related to an Abilene Teachers FCU employee, Board member, or Supervisory Committee member.

Ready to Apply?

Don't miss out! You can find the electronic application right now by looking for the promotion banner on the front page of our website. The final day to submit your application is March 9. Start today and finish early!



Have you been considering the purchase of an RV? Maybe you'd like to take advantage of travel without rigid deadlines. Imagine determining your own schedule that includes spontaneous detours and includes comfortable seats with plenty of legroom. Exploring the open road in the spacious American landscape is a compelling plan for many West Texans.

Today's RVs provide all the comforts of a traditional home, so you don't have to 'rough it' outside unless a particularly starry night inspires you. An RV can function as both a residence and a mobile workspace for those with remote jobs.

To help you get on the highway, Abilene Teachers FCU is currently offering special, reduced interest rates on 2023 – 2026 RVs. Both new and used RVs are eligible. Please check our website or visit with a loan officer to view current rates. Apply in person, online or give us a call at 677-2274 or 800-677-6770. (Due to press deadlines, the RV rates shown on the next page are higher than the promotional rates.)

All loans are subject to credit union approval. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral condition.

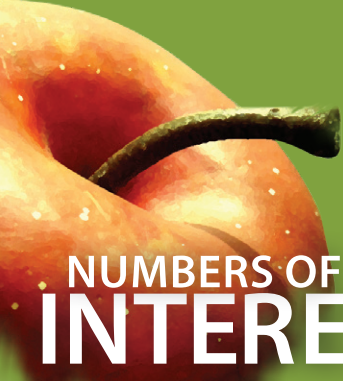
HOLIDAY CLOSINGS

New Year's Day
Thursday, January 1

Martin Luther King, Jr. Day
Monday, January 19

Presidents' Day
Monday, February 16





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 | \$25 - \$99.99 | .05% | .05% |
| | \$100 - \$999.99 | .15% | .15% |
| | \$1,000 - up | .25% | .25% |
| Checking Account | \$1,000 - \$1,999.99 | .25% | .25% |
| | \$2,000 - \$9,999.99 | .35% | .35% |
| | \$10,000 - up | .45% | .45% |
| 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 | 2.50% | 2.53% |
| | 6 Month | 2.75% | 2.78% |
| | 12 Month | 3.00% | 3.04% |
| | 18 Month | 3.25% | 3.30% |
| | 24 Month | 3.50% | 3.56% |
| Jumbo Certificates & IRA Certificates \$100,000 and Up | 36 Month | 3.75% | 3.82% |
| | 3 Month | 2.70% | 2.73% |
| | 6 Month | 2.95% | 2.99% |
| | 12 Month | 3.20% | 3.25% |
| | 18 Month | 3.45% | 3.51% |
| | 24 Month | 3.70% | 3.76% |
| Individual Retirement Account | 36 Month | 3.95% | 4.02% |
| | \$5 - \$99.99 | .25% | .25% |
| | \$100 - \$999.99 | .35% | .35% |
| | \$1,000 - \$9,999.99 | .55% | .55% |
| | \$10,000 - up | .70% | .70% |

All rates are subject to change without notice. These rates were effective 1-1-2026. 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 12-1-2025. 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.