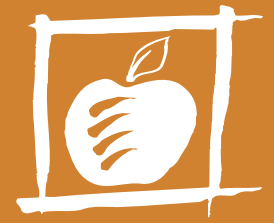




ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

*2023
Resolution*

*Handle Financial
Emergencies!!*



If you had a dire emergency, and needed to come up with \$400 right away, could you do it? About half of Americans cannot.

potentially creating a long lasting negative impact.

An emergency fund will be the foundation of your entire financial well-being. Because, although no one wants to have those annoying, unexpected expenses, they are bound to happen to all of us at some point or another.

Think of it as an insurance policy for your other financial goals. You will have cash on hand to access in times of crisis, as opposed to putting it on a credit card or dipping into the money you have been saving for

After the pandemic, there is an increased interest in making emergency funds a top financial priority. Why? We've all now been face to face with this truth: life happens.

People lose jobs and unanticipated expenses arise, especially in these uncertain times. Being prepared for the unforeseen will likely be your best defense when you're in a crunch. It can be the difference between enduring a temporary dilemma or going deep into credit card debt and

other things. Obviously, this is not an exciting goal. It's not as much fun as saving for a house or a vacation, but it is so crucial and will aid you in reaching your other financial objectives.

It is intimidating to read financial advice suggesting that Americans should save three to six months' worth of expenses in an emergency fund. Sure, that's great advice, but very few people enjoy that luxury.

Instead, set a more realistic goal – say \$1,000 by the end of 2023. That amount will pay for a new refrigerator, a major car repair, or cover much of the co-pay for an emergency room visit. You will exceed this goal if you save \$20 a week. The most important thing to remember is to pay yourself first. Set up automatic transfers from your checking account to your savings account. (Look for the 'Transfers' feature in mobile or online banking or give us a call.)

Another tip that works well is to set up a separate savings account for your emergency fund so your 'crisis cash' won't get mixed up with other savings. Please contact a Member Services representative who will walk you through the process. By the way, you can establish up to 10 separate savings accounts at Abilene Teachers FCU.

Make some rules for yourself on when and how you can use your fund. Invest in yourself, invest in your future, and take these first steps toward living a life of financial security.

ITEMS OF INTEREST

The Notice of Candidates for the ATFCU Board of Directors is enclosed with this mailing. The Board consists of 9 volunteers who serve 3-year terms. Ballots will be mailed to members of record in mid-March and election results will be announced at the 2023 Annual Meeting which will be held on April 20 at the Abilene Convention Center.

It's a new year and a good time to see if you have any unclaimed accounts at **Claim It Texas**. This is the unclaimed property department of the Texas Comptroller's office. Cash from forgotten bank accounts, outdated insurance policies, security deposits and utility refunds eventually finds a home here. Visit ClaimItTexas.org to search.

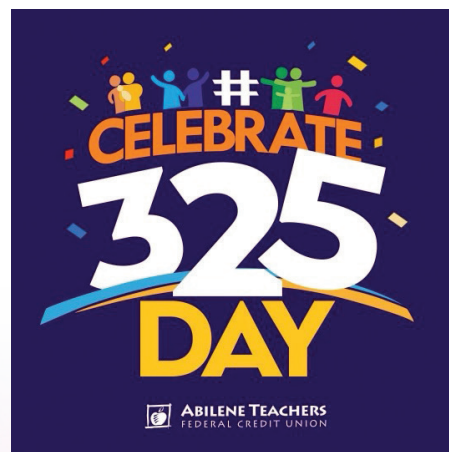
Thinking about filing your taxes? Here's a word of advice - don't spend money on a software package because you have free access to TurboTax™ in both the desktop and mobile versions of digital banking. Simple returns can be filed free until February 15. For lengthier projects, there is never a charge until you are completely satisfied with the return.

Did your children receive cash gifts for Christmas? This would be a great time for them to open a Savings Safari (ages 0-12) or Skills for Life (ages 13-17) account and begin to build their saving habits. At ATFCU, there's no monthly fee or minimum balance requirement for these youth accounts. Visit us in person or find additional information on our website in the **Save and Spend** section.

March 25, 2023 is 325 Day

Show your pride in the 325!

After all, not everyone is lucky enough to live in the 325 area code. On Saturday, March 25, we'll celebrate our local businesses, culture, and lifestyle. Mark your calendar, then see what's happening at the official website, www.325day.com.



Community Connections



with Elizabeth Gray

Well HELLO 2023! I hope everyone had a happy holiday and was surrounded by friends, family, fun, and laughter. My family and I had a great time hanging out and celebrating annual traditions.

As stressful as the holiday season can be, it is nice to find moments to look back and see how everyone has grown and changed.

The last three months of 2022 were busy. Regarding financial education, I taught classes at Region 14 Education Service Center and New Beginnings Transitional Home. We presented three Economic Reality Fairs at Abilene High, Wylie High and ATEMS High. I am so appreciative of our employees who volunteered and community members who took time out of their day to teach high school seniors about "adulting" and paying bills. The students are accustomed to their parents paying for everything and it is a huge eye opener when they realize that they must budget for soap and shampoo, haircuts, eating out, work clothes, and many other necessities.

We were also out and about in Abilene. ATFCU sponsored **Boo at the Zoo** and greeted guests during its four day run; participated in Abilene's first **Corporate Olympics**; attended **The Big Cheese** (a tasty fundraiser for Big Brothers/Big Sisters); volunteered several times for **AISD's Homeless Youth Ministry**; played **BUNCO for Breast Cancer**; built a great booth and participated in **Business Mercado** for the first time; shared candy at the **Abilene Police Department's Trunk or Treat**; volunteered at the **Feast of Sharing** and delivered snack bags to the brown-shirted elves at UPS, who deliver Christmas to our homes.

As always, if you would like to get in touch with me about financial education or community related events, feel free to email me at egray@abileneteachersfcu.org or call our main line at 325.677.2274 and ask for me.

Scholarship Applications Available Online February 1



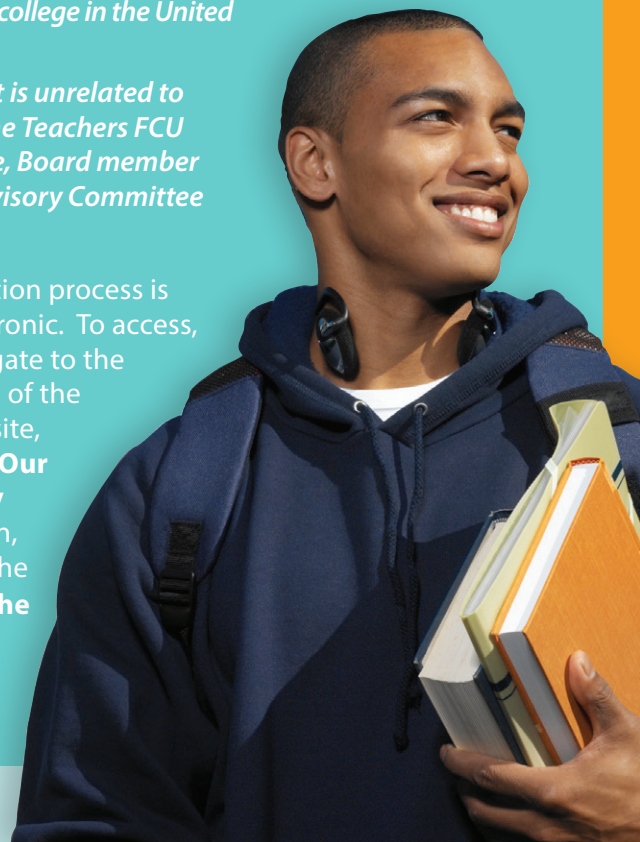
The Abilene Teachers FCU scholarship program is designated for teen members graduating from high school in May or June 2023. We will award ten \$1,500 grants to assist with first year college expenses.

Applications are judged based upon academic achievement, activities, employment history and evidence of financial responsibility. References and an essay are required.

GUIDELINES FOR APPLICANTS:

- *Applicant has an account at ATFCU in his/her name. It is not sufficient to be a joint owner on a parent's account.*
- *Applicant is in good standing at the credit union and a member of record as of November 14, 2022.*
- *Applicant will be a full-time student for the Fall 2023 semester at an accredited college, university, or technical college in the United States.*
- *Applicant is unrelated to an Abilene Teachers FCU employee, Board member or Supervisory Committee member.*

The application process is totally electronic. To access, please navigate to the **About** page of the ATFCU website, click on the **Our Community** menu option, and follow the prompts. **The application deadline is April 3.**



HOLIDAY CLOSINGS

Monday, January 2 New Year's Day (observed)
Monday, January 16 Martin Luther King, Jr. Day
Monday, February 20 Presidents' Day

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 for Credit Disability



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

SAVINGS RATES

		RATES	APY**
Share Accounts/Savings	\$25 - \$99.99	.15%	.15%
	\$100 - \$999.99	.20%	.20%
	\$1,000 - up	.25%	.25%
Share Draft/Checking	\$1,000 - \$1,999.99	.30%	.30%
	\$2,000 - \$9,999.99	.35%	.35%
	\$10,000 - up	.40%	.40%
Certificates & IRA Certificates - \$500 - \$99,999	3 Months	1.75%	1.77%
	6 Months	1.85%	1.87%
	12 Months	1.95%	1.97%
Limited Time Promotion	15 Months	3.50%	3.53%
	18 Months	2.05%	2.07%
	24 Months	2.15%	2.17%
Jumbo Certificates & IRA Certificates - \$100,000 & Up	3 Months	1.95%	1.97%
	6 Months	2.05%	2.07%
	12 Months	2.15%	2.17%
Limited Time Promotion	15 Months	3.70%	3.73%
	18 Months	2.25%	2.28%
	24 Months	2.35%	2.38%
Individual Retirement Account	\$100 - up	.35%	.35%

Rates are subject to change without notice. These rates were effective 1-1-2023.

The certificate special is subject to termination without notice.

**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	1-84 Mo.	5.00% to 17.75%
Used Auto & Light Trucks	1-84* Mo.	5.05% to 17.99%
Older Used Auto (Model Years 2003-2011)	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 17.95%
New RV's (over \$50,000)	73-120 Mo.	7.75% to 19.95%
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%
Share Secured	1-72 Mo.	2.25% to 4.25%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	4.25%
MasterCard or Visa Credit Cards		9.90%
Home Equity	10 to 20 Yrs.	6.50% to 9.50%
Home Improvement	10 to 20 Yrs.	7.50% to 10.50%
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

These rates were effective 1-1-2023.

Loan rates are subject to change without notice.

Lowest rates shown reflect multiple discounts. See our website or contact your Loan Officer for details.

All rates are annual percentage rates (APR).

Loan rates dependent upon credit score and value of collateral

*loan term dependent upon model year