



ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

75 Years and Going Strong

Abilene Teachers Federal Credit Union was officially chartered on March 3, 1950 when the population of Abilene was 45,570. Our charter members elected a volunteer Board, approved bylaws, and set up our first cash drawer in a cigar box housed in the shop department of Lincoln Middle School.

Here's what was going on in Abilene at the time. An extreme drought was in effect, the one described in Elmer Kelton's *The Time It Never Rained*. The Abilene Blue Sox, affiliates of the Brooklyn Dodgers, were practicing at Fair Park (now Rose Park). The Abilene Zoo was located there as well. Camp Mabry, the WW II training camp, had been closed. Abilene High was the high school, and would soon produce a 1950's football powerhouse, later recognized as the Texas Team of the Century.

Our first members organized the credit union at the very beginning of Abilene's fastest growing decade. By 1960, the city's population had doubled to 90,368. And the little financial co-op? 75 years later, we're celebrating the diamond anniversary of Abilene Teachers FCU, a thriving member-owned organization serving 55,025 people around the world.

On behalf of our Board and staff, many thanks to our members for their loyalty during the past 75 years. We look forward to many more.



75th
ANNIVERSARY

To celebrate this milestone, we're offering a special 75th Anniversary Savings Certificate. For a limited time, members can

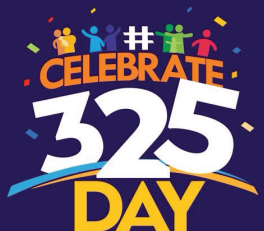
Invest up to
\$7,500

7.5%
APY*

7 Months

One certificate can be opened per member number. If joint owners would like to open separate accounts to participate, they are welcome to do so.

*APY = Annual Percentage Yield



325 Day is coming on Tuesday, March 25. We're blessed to live in a unique area and it's time to celebrate!

Visit 325Day.com for details.

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Board Election and Annual Meeting – The 2025 Abilene Teachers FCU Board election is underway, and the Notice of Candidates is available. Members who receive paper statements will find it enclosed with their December statement. Those who receive e-Statements can view it on the **Meet our People** page under the **About Us** heading.

Nominations by petition 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 5 pm on March 1, 2025. Additional petition information will be found on 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 10, 2025 during the Annual Meeting at the Abilene Convention Center.

Federal Banking Holidays on Monday are Tricky

When ATFCU is closed for a banking holiday, so is the Federal Reserve. This means the systems that move money between financial institutions are unavailable. Any deposit made on a federal banking holiday won't actually show up in your account until the following business day. This includes checks deposited with your smartphone, payroll deposits (if your company did not make prior arrangements) and regular deposits that might arrive on the holiday.

Monday holidays, such as two of those shown below, can be especially tricky. For example, if you make a remote check deposit after we close (2 pm) on the Saturday before a Monday holiday, your check(s) won't be processed until Tuesday morning when we reopen. We understand these situations can be frustrating. By giving you plenty of notice, we hope to help you plan ahead and avoid surprises.

Online Scholarship Applications Available January 2

The Abilene Teachers FCU scholarship program is designated for teen members graduating from high school in May or June 2025. We will award at least 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 12, 2024.
- Applicant will be a full-time student for the Fall 2025 semester at an accredited college, university, or technical college in the United States.
- Applicant is not related to an Abilene Teachers FCU employee, Board member or Supervisory Committee member.

The application process is electronic. To access, please navigate to the **About** page of the ATFCU website, click on the **In Our Community** menu option, and follow the prompts. The application deadline is March 4.



HOLIDAY CLOSINGS

New Year's Day..... Wednesday, January 1

Martin Luther King, Jr. Day Monday, January 20

Presidents' Day..... Monday, February 17



Switch to eStatements for Privacy and 24/7 Convenience

No matter where you are, eStatements keep your financial information close at hand. Access your statement online – right from your ATFCU account without waiting on the mail. Plus, there's no worry about how to securely store paper documents.

eStatements include the same information as paper statements. They are protected with ATFCU's latest encryption technology. Viewing an eStatement requires you to log into your digital account, meaning that only you have access. The credit union archives 18 months' worth of eStatements, allowing for quick and easy retrieval.

If you're already using digital banking, signing up is easy.

Mobile Banking

- Login and tap the 'More' icon
- Select 'Online Statements'
- Follow the prompts

Desktop Banking

- Login and click the 'Online Statements' heading
- Follow the prompts

For more details, click on the **Tools and Advice** heading at abileneteachersfcu.org or stop by a branch and ask for a Member Services Representative. Our rep can also help you register for digital banking.

"Adulting" Hits Hard *Students Face the Financial Facts of Life at a Reality Fair*

Abilene Teachers FCU is giving area students a powerful dose of financial reality with its Economic Reality Fairs. These interactive events challenge students to step into adulthood and grapple with the costs of living, budgeting and making tough choices.

Forget allowances and parents footing the bill! At the Reality Fair, students are assigned a profile: they're part of a working couple with a baby, rent, and a modest amount of credit card debt. Suddenly they're juggling expenses like groceries, transportation, childcare, clothing, and those "essentials" like smartphones and entertainment.

The Fair features ten stations representing different spending categories, forcing students to prioritize needs and wants. Volunteers from ATFCU and the community are on hand to offer guidance and nudge students to take a second look at some decisions.

The biggest shock? Almost every student is stunned by the cost of raising a child. The Fair drives home the financial realities of family life in a way that textbooks simply can't.

ATFCU offers both a full scale "walk-around-the-gym" version of the Fair and a classroom adaptation. To learn more about this valuable experience, contact Elizabeth Gray at 677-2274 or egray@abileneteachersfcu.org for additional information.





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 - \$100	.15%	.15%
	\$100 - \$1,000	.25%	.25%
	\$1,001 - up	.35%	.35%
Checking Account	\$1,000 - \$1,999.99	.35%	.35%
	\$2,000 - \$9,999.99	.45%	.45%
	\$10,000 - up	.55%	.55%
Money Market Savings Account	\$2,500 - \$9,999.99	1.90%	1.92%
	\$10,000 - \$24,999.99	2.00%	2.02%
	\$25,000 - \$49,999.99	2.10%	2.12%
	\$50,000 - \$74,999.99	2.30%	2.32%
	\$75,000 - \$99,999.99	2.45%	2.48%
Special 75th Anniversary Certificate	\$100,000 - up	2.75%	2.78%
	\$500 - \$7,500	7.25%	7.50%
Certificates & IRA Certificates \$500 - \$99,999	3 Month	3.10%	3.14%
	6 Month	3.15%	3.20%
	12 Month	3.20%	3.25%
	18 Month	3.25%	3.30%
	24 Month	3.30%	3.35%
Jumbo Certificates & IRA Certificates \$100,000 and Up	3 Month	3.30%	3.35%
	6 Month	3.35%	3.40%
	12 Month	3.40%	3.45%
	18 Month	3.45%	3.51%
	24 Month	3.50%	3.56%
Individual Retirement Account	\$0 to \$24.99	.20%	.20%
	\$25 - \$99.99	.50%	.50%
	\$100 - \$999.99	.60%	.60%
	\$1,000 - \$9,999.99	1.00%	1.00%
	\$10,000 - up	1.25%	1.26%

All rates are subject to change without notice. These rates were effective 12-1-2024. 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.	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 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 12-1-2024. 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.