



# ITEMS OF INTEREST



**ABILENE TEACHERS**  
FEDERAL CREDIT UNION

## READY WHEN YOU ARE - BANZAI!

Curious about investing? How to budget for a new baby? Should you consider a health savings account? Take a look at the *Banzai!* education platform embedded in the ATFCU website – it can answer those questions and thousands more. You decide what you want to learn and explore as far as you like. No boring textbooks – just real-world, interactive courses that you can put to use immediately.

There are gamified budget simulations for teens, adults and younger children; financial coaches to walk you through a variety of financial scenarios, timely articles, practice activities and 33(!) calculators to assist with financial strategy and decision making.

Financial stress is a reality in post-pandemic America. Inflation and interest rates have increased to levels not seen since the 1980's. New investment options are introduced continually. Consult *Banzai!* and lower the stress level by strengthening your financial skills.

Abilene Teachers FCU is dedicated to improving the financial wellbeing of our region. We've placed this platform in a non-password protected area of our website, making it available to all. We promise you'll learn something new.



### HERE'S HOW TO FIND BANZAI! ON OUR WEBSITE.

SAVE & SPEND

BORROW & BUY

INVEST & INSURE

TOOLS & ADVICE

ABOUT

WELCOME BACK!

KEEPING IT LOCAL SINCE 19

#### Tools

[Digital Banking](#)

[Calculators](#)

[Credit Score & More](#)

#### Advice

[Banzai! Financial Education](#)

[Blog](#)

[Budgeting](#)



# ITEMS OF INTEREST

On April 16 at the 2024 Annual Meeting, it was announced that **Royce Curtis**, **Ronnie Kincaid** and **Robert Tucker** had been re-elected for 3-year Board terms. The nine-member volunteer Board is the governing body of the credit union and meets monthly to determine strategic direction for Abilene Teachers FCU.

## **Savings Safari Swim Party at Adventure Cove!**

Kids, join us on August 8 and cool off from the summer heat. We'll have prizes, food, drinks, and lots of clear, cold water! You'll receive a series of three postcards this summer giving you all the details. Time – 7:30 to 9:30 pm. Dress – swimwear, of course! Parents, please contact our Member Services Department if you haven't received an invitation or if you'd like to open a Savings Safari account for your child/children.

**Contact Information Request** – It's not your imagination – text, phone and online scams are more numerous and more sophisticated than ever. Our Security Team uses powerful technology to evaluate and respond to possible fraud. In some situations, they need to talk to the account holder. Please make sure that we have your accurate address, phone number and email address on file. In a fraud situation, it could be important that we get in touch as quickly as possible.

If you think your information might be outdated, please visit with a Member Services Representative. We appreciate your help!

# Community Connections

with *Elizabeth Gray*



At Abilene Teachers Federal Credit Union, we believe in investing in our region through financial education and active involvement. This past school year was filled with effective programs, both in schools and throughout the community.

## **Educating Our Youth**

I absolutely love connecting with students from diverse backgrounds, and this year was no exception! We hosted successful Economic Reality Fairs at Wylie High School and expanded our reach to Clyde and Merkel High Schools for the first time. It was a joy to visit TLCA elementary students, teaching them about budgeting, saving, and smart spending habits. Collaborating with Region 14 and Youth Voice to empower students with crucial life skills was truly rewarding.

## **Empowering Our Community**

ATFCU's commitment to financial wellness extends beyond the classroom. I was privileged to partner with Habitat for Humanity to create and teach their Homeowners College curriculum, ensuring new homeowners are prepared for the financial responsibilities of homeownership. I taught budgeting and credit repair classes for the Abilene Housing Authority and the 180 House residents, empowering individuals to take control of their financial well-being.

ATFCU employees actively volunteered in various community events, including the Back to School Bash, AISD Homeless Youth Ministry, and the Feast of Sharing. Our team's enthusiasm shone through as we won the first-ever Spirit Award at the 2nd Annual Corporate Olympics!

## **CU Around Volunteers**

During the year we provided homecooked meals and holiday gifts to teens at Youth Voice, delivered Christmas week snack bags to UPS employees, and participated in Random Acts of Kindness Day. Our employees brought smiles at the March of Dimes Walk for Babies by volunteering at the ATFCU Family Fun Tent.

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



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REWARDS



## uChoose Rewards At Your Service

There's a new card on the block! We're pleased to introduce the ATFCU Rewards Mastercard. It's a great fit for members interested in accumulating points for future purposes.

The rewards program itself is named **uChoose Rewards**. It enables you to redeem points for cash back, event tickets, gift cards, hotel rooms, airline tickets, merchandise and much more. Bonus points can be earned by shopping at participating retailers featured on the **uChoose Rewards** site.

All cardholding members who participated in the April 29 credit card conversion received a Classic Mastercard. If you are interested in upgrading

to the Rewards card, please contact a loan officer in person or by phone. When you receive your Rewards card, register for the program by accessing the **uChoose Rewards** site in the Cards section of our mobile app or Additional Services section of desktop banking.

If you've never had an ATFCU credit card, today is a great time to apply. Our staff is local and our maximum interest rate (18%) is much lower than the national average\* of 27.65%. To get started, access the loan application found on our website or give us a call.

*\*as reported by Forbes Advisor during the week of June 6, 2024*

## First Time Auto Buyer Program

It takes a good vehicle to negotiate the many, many miles of vast West Texas. That's why we're so pleased to offer the First Time Auto Buyer program. Perhaps you've just moved here, have recently graduated from school or are beginning a new life journey. Our experienced Loan Officers will work to secure the best possible financing package...even if you don't have an established credit history.

### First time buyers receive the following:

- A promotional loan rate .75% lower than the rate for which you would normally qualify.
- Free GAP (Guaranteed Asset Protection) to cover your vehicle.
- 60 days with no loan payment.

Why is complimentary GAP coverage so valuable? Because the second you drive a new vehicle off the lot, it drops in value. Up to 20% in one year! If your vehicle is stolen or totaled in an accident, a GAP plan helps fill the gap between what your insurance will pay and what you owe on the loan. It can also help with your insurance deductible.

This offer is available to all members – not just teens. If you haven't had a car financed in your name for the past 10 years, we consider you a first time buyer. Apply online, in person, or on the phone.

All loans subject to credit union approval. Loan rate determined by credit worthiness. A co-borrower may be requested.



## HOLIDAY CLOSINGS

Thursday, July 4 ..... Independence Day  
Monday, September 2..... Labor Day



# NUMBERS OF INTEREST

[abileneteachersfcu.org](http://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](mailto: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	2.00%	2.02%
	\$10,000 - \$24,999.99	2.10%	2.12%
	\$25,000 - \$49,999.99	2.20%	2.22%
	\$50,000 - \$74,999.99	2.40%	2.43%
	\$75,000 - \$99,999.99	2.55%	2.58%
Certificates & IRA Certificates \$500 - \$99,999	\$100,000 - up	2.85%	2.89%
	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	1.10%	1.11%
	\$10,000 - up	1.35%	1.36%

\*\* Annual Percentage Yield All rates are subject to change without notice. These rates were effective 4-1-2024. 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 17.20%
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.	9.75% 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.	7.95% 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%
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 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