



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 66 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 - 100	.01%	.01%
	\$101 - 1,000	.02%	.02%
	\$1,001 - up	.05%	.05%
Share Draft/ Checking	\$1,000 - 1,999	.01%	.01%
	\$2,000 - 9,999	.02%	.02%
	\$10,000 - up	.05%	.05%
Individual Retirement Account	\$100 - up	.10%	.10%
Certificates - \$500 - \$99,999	3 Mo.	.06%	.06%
	6 Mo.	.06%	.06%
	12 Mo.	.15%	.15%
	18 Mo.	.20%	.20%
	24 Mo.	.25%	.25%
Jumbo Certificates - \$100,000 & Up	3 Mo.	.26%	.26%
	6 Mo.	.26%	.26%
	12 Mo.	.35%	.35%
	18 Mo.	.40%	.40%
	24 Mo.	.45%	.45%

All rates are subject to change. These rates were effective 11-9-2020.
**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	1-72 Mo.	1.25% to 13.00%
Used Auto & Light Trucks	1-66 Mo.	1.25% to 13.00%
New Boats & RVs	1-72 Mo.	2.25% to 13.75%
New RV's (over \$50,000)	73-120 Mo.	2.75% to 15.75%
Used Boats and RVs	1-66 Mo.	2.25% to 13.75%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	4.00% to 15.50%
Appliance, Furniture, Antique Auto	1-36 Mo.	5.25% to 16.75%
Signature/Personal Loan	1-36 Mo.	8.00% to 17.25%
Share Secured	1-72 Mo.	2.00% to 4.00%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	3.5% to 4.0%
MasterCard or Visa Credit Cards		9.90%
Home Equity	10 to 20 Yrs.	3.90% to 5.90%
Home Improvement	10 to 20 Yrs.	4.15% to 6.15%
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

All rates are annual percentage rates (APR).
All rates are subject to change. These rates were effective 1-1-2021.
Loan rates dependent upon credit score and value of collateral
Lowest rates shown reflect multiple discounts. See our website or contact your Loan Officer for details.
*Competitive first mortgage rates can be browsed on our website. Look for the Mortgage Loan option on the Loans menu.

ITEMS OF INTEREST



Reduce Financial Anxiety & Save Time



Digital Banking Does Both

It's hard to believe but Abilene Teachers Federal Credit Union now has more than 51,000 members! 58% use our free digital tools to handle everyday banking tasks. One of our primary goals is to make each tool member-friendly and we're urging additional members to give them a try.

It's empowering to know exactly how much money is in your account. That knowledge helps avoid overdrafts and enables better planning. You can monitor account balances and verify recent transactions as frequently as you choose, any hour of the day or night.

Security concerns are the reason many consumers are reluctant to use digital banking. They are fearful that unauthorized persons will gain access to their information and funds. We understand those worries and would like to alleviate them. On the ATFCU side of the transaction, we employ firewalls

and state of the art digital encryption to securely encode every electronic contact initiated with us.

On the user side, there are straightforward precautions to enhance security. The most important is keeping your operating system updated. Updates often contain security patches that offer extra layers of protection. We strongly recommend that users become aware of safe browsing and email practices. The ATFCU website offers an Online Security Center that provides an in-depth security education. Look for it in the **Tools and Advice** section of the site.

As the COVID pandemic fades, we plan to offer classes at our Antilley facility to familiarize members on how to use our digital banking services. Please watch for announcements in the branches and via email.

ITEMS OF INTEREST

APRIL 27

The 2021 Annual Meeting will be held virtually at 4 p.m. on Tuesday, April 27 on Facebook Live. Board chair Nolan Kelley and President James Boyd will discuss a most unusual 2020 and how we plan to return to full speed in 2021. The results of the Board election will be announced during the meeting.

If you're thinking about buying your first vehicle this spring or summer, here's news you can use. Wait until May 1! ATFCU will be offering special rates + free GAP protection + 60 days no payment for first time buyers. You'll find full details on our website and on our Facebook page as we get closer to May.

Shredding Day is scheduled for Thursday, April 22 from 8 a.m. until noon at the 3849 Antilley Road branch. Gather up your outdated financial paperwork, bring it in, and watch it be securely destroyed by Shredding Services of Texas. This service is free to individuals. Please limit yourself to three file boxes or three kitchen garbage bags of documents.



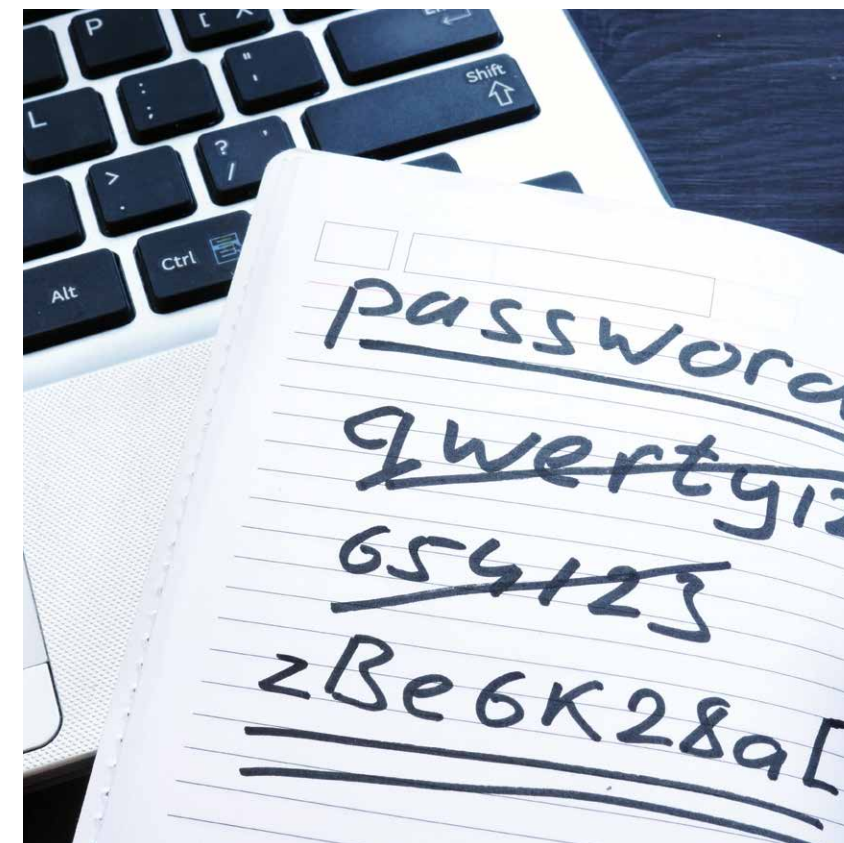
FORGOTTEN A PASSWORD LATELY?

It wouldn't be hard to remember a computer password if we could use the same one for every site. That's an easy choice but can lead to big trouble down the road. Major data breaches around the country have revealed millions of passwords. If you were using the same password for numerous sites, you might have given criminals access to all your accounts.

How's a person supposed to remember numerous passwords? Making a list is a common solution but one that's discouraged. There are password management apps, but most of the good ones charge a monthly fee. The editors at BeCyberSafe.com offer a third alternative – create a rule based on the website name. Here's how it works:

1. Develop a strong base password that you can easily remember. You might choose to use the first letter of each word in a phrase. For example, if your chosen phrase is "Jeremiah was a bullfrog; he was a good friend of mine", your base password would be **Jwab;hwagf0m**. I used a zero instead of an 'o' in order to include a numeral.
2. Add a simple rule to modify your base password for each site. You might wish to add the first letter of a website in front of your base password and the last letter of a website behind the base password. This would result in the following:
 - a. For Amazon - **aJwab;hwagf0mn**
 - b. For Facebook - **fJwab;hwagf0mk**
 - c. For Pinterest- **pJwab;hwagf0mt**

Use your creativity to develop a similar rule that works for you. Just make sure the rule is as easy to remember as your base password.



Community Connections



learn from Liz

Can you believe we are already a quarter of the way through 2021? Laughably, I think I had decided that once 2020 ended things would immediately start changing for the better...and then SNOVID hit and I was out of power and water for days like so many of you! What in the world?! I hope and pray that everyone is doing better and that spring is bringing brighter happier things.

One of the best parts of 2021 so far, for me, is that our new website has launched and it looks great. I am beyond proud of how it turned out and hope you have taken some time to explore the new features. The new component I am most proud of is our blog! You'll find it located under the *Tools & Advice* heading. Writing a blog is a first for me but I think I am getting the hang of it. When you check it out, you will notice some of the blog pictures have a 'Learn from Liz' sticker on them. Those are the posts where you'll get to know a little more about me and my family, which probably looks a lot like yours, and the financial issues we all face.

One of my latest blog posts was about kids and their many extracurricular activities and how that can wreak havoc on your bank account IF you don't plan in advance. You'll learn a little about my boys and some of the activities we have shelled \$\$ out for over the past 13 years. For most of that time, my husband and I put those activities on the credit card and worked at paying it off. For the last couple of years, we made a point of setting up an automatic transfer every month into a special savings account just for these activities (FYI – there's another blog post on how to set up transfers). And man does it come in handy when I am attending two football and three basketball games a week and having to pay admission. That adds up quickly, not to mention the new shoes and other equipment needed every year for every sport!

We also have "How-To" posts on setting up online banking, bill pay, electronic loan payments and many other digital banking features. We have articles on how to create a budget, budgeting for prom, and what to do with your first paycheck. Posts cover a wide variety of topics from easy ways to start saving to fun book recommendations.

Keep an eye on our Facebook page to see which blog is coming next and let me know what you think! (Only if it's nice though!) As always, if you would like to get in touch with me about financial education or community related events please email egray@abileneteachersfcu.org or call our main line at 325.677.2274 and ask for me.

HOLIDAY CLOSINGS

Monday, May 31
Memorial Day

Monday, July 5
Independence Day (observed)