



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.

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 1-1-2022.

**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.	3.95% to 5.95%
Home Improvement	10 to 20 Yrs.	4.20% to 6.20%
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

All rates are annual percentage rates (APR).

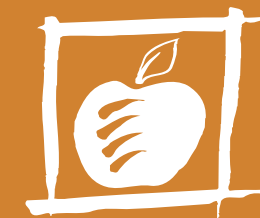
All rates are subject to change. These rates were effective 1-1-2022.

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.



ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

INTERACTIVE TELLER MACHINES (ITMs) ARRIVING SOON AT MOCKINGBIRD

The drive-through terminals at Mockingbird will be transitioned to ITMs during the first quarter of 2022. Construction dates will be finalized soon. We have used ITM's at the E.N. 10th branch for two years and are looking forward to expanding the service.

The new machines will be unfamiliar, so we promise to provide plenty of information prior to installation and in-person coaching once they go live. To get started, here are the most frequently asked questions.

IS AN ITM A ROBOT?

Thankfully, no. You will be talking to a teller on the screen, just like you do today. However, the tellers are located in a secure facility at our Antilley branch.

WILL EMPLOYEES LOSE THEIR JOBS?

Absolutely not. Current employees will relocate to another ATFCU branch.

HOW IS THIS BETTER THAN THE CURRENT SYSTEM?

- Routine transactions can be handled more quickly using ITMs. Faster transactions mean you'll spend less time in line.
- Right now, physical limitations dictate how many tellers can be assigned to each branch. When tellers are centralized and a rush occurs at a particular location, more tellers can be assigned to handle it.
- Drive-through hours at Mockingbird and E.N. 10th will be extended from 7 a.m. till 6 p.m. when the Mockingbird installation is complete.

WHAT TRANSACTIONS CAN BE CONDUCTED USING THE ITMs?

ITMs are designed to handle cash deposits, check deposits, cash withdrawals, loan payments and transfers between accounts. For additional services such as money orders, cashier's checks, statement copies, gift cards and account print-outs, members should visit a lobby location or the drive-throughs at 3849 Antilley Road or 2555 Buffalo Gap Road.



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

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 2022 Annual Meeting which will be held in April at a time and date to be announced.



Beginning January 6, TurboTax® is on the job for ATFCU members! There's no need to spend money on a software package because you have free access in both the desktop and mobile versions of digital banking. Simple returns can be filed free until February 15. There is never a charge until you are completely satisfied with the return. *In case you're wondering, the IRS is not expected to extend the April 15 filing deadline.*

Did your children receive cash gifts for Christmas? Now would be a great time for them to open a Savings Safari (ages 4-12) or Skills for Life (ages 13-17) Account and begin building their savings muscle. There's no monthly fee or minimum balance requirement. Visit us in person or find additional information on our website, in the [Save and Spend](#) section.



What's Your Credit Score?

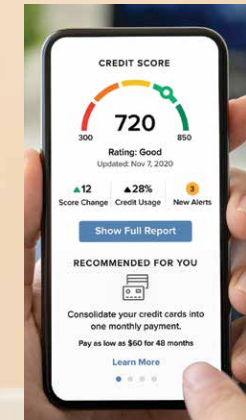
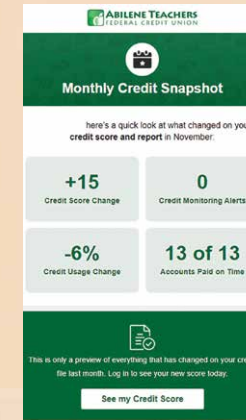
We're excited to announce our new credit monitoring tool, *Credit Score & More*. You now have instant access to your credit score and your credit report in both mobile and online banking.

This new program breaks down and grades each section of your credit report based upon payment history, credit usage, total credit balances, credit age, and recent credit history. *Credit Score & More* explains why your grade is what it is and offers advice on how to improve it. A better score = better loan interest rates = more money in your pocket!

Credit Score & More is available free to all Abilene Teachers FCU members. Here's where to find it:

On the mobile app – log in; tap the Credit Score icon at the bottom of the screen; follow the prompts.

In online banking – log in; click the Additional Services heading; click the Credit Score & More menu item; follow the prompts.



Scholarship Applications Available Online February 1

The Abilene Teachers FCU scholarship program is designed for young members graduating from high school in May or June 2022. 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 11, 2021.**
- **Applicant will be a full-time student for the Fall 2022 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 electronic. To access the application on or after Feb. 1, 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 4.

Community Connections

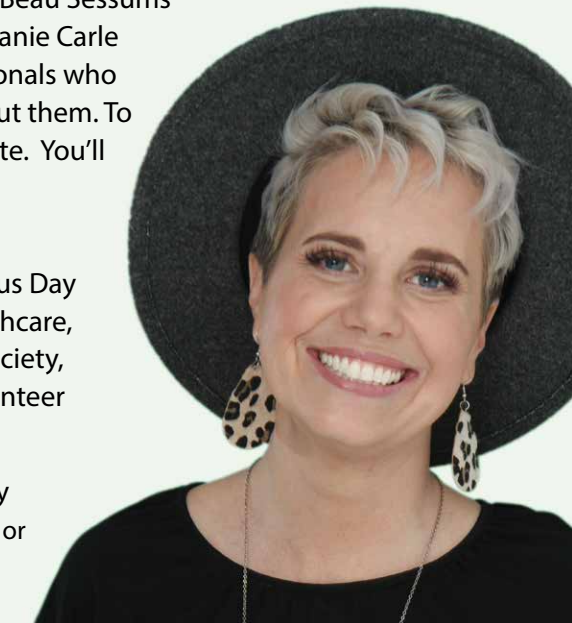
CONGRATULATIONS!

We made it all the way through 2021. I hope you had a blessed holiday and were able to spend some time relaxing with friends and family.

I'm excited to share that we presented a new and improved Economic Reality Fair at Wylie High School in October. Along with the normal budgeting exercise, students were able to participate in three breakout sessions – a 'Family Feud' type game about the importance of credit; a hands-on auto maintenance session led by Beau Sessums of Arrow Ford; and a job etiquette and interview skills presentation led by Dr. Stephanie Carle from the Abilene Zoo. Special thanks to the Chamber of Commerce Young Professionals who volunteered to enhance the experience. We definitely could not have done it without them. To learn more about our Economic Reality Fairs, check out the new video on our website. You'll find it on the Our Community page in the About section.

In October we sponsored Boo at the Zoo and filled three tables at BUNCO for Breast Cancer. The credit union also designated two Community Impact Days, on Columbus Day and Veterans Day. Our employees volunteered time at Noah Project, Hendrick Healthcare, the Food Bank of West Central Texas, Habitat for Humanity, Taylor Jones Humane Society, Camp Tonkawa, the Abilene Zoo, and the AISD Homeless Youth Ministry. These volunteer opportunities are among the most meaningful of the year.

As always, if you would like to discuss financial education or community related events, please contact me at egray@abileneteachersfcu.org or call 325.677.2274 and request my extension.



HOLIDAY CLOSINGS & Announcements

Saturday, January 1 – New Year's Day
Monday, January 17 – Martin Luther King, Jr. Day
Monday, February 21 – Presidents' Day