



NUMBERS OF INTEREST

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 11-19-2020.
 **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.

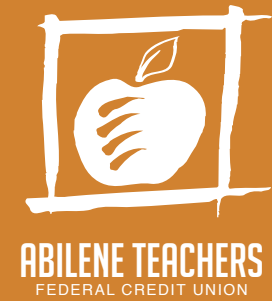
LOAN RATES

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.	3.65% to 5.65%
Home Improvement	10 to 20 Yrs.	3.90% to 5.90%
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 08-09-2021.
 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.



ITEMS OF INTEREST



NO TIME LIKE THE PRESENT (FOR PRESENTS)



Let's face it – it's been a challenging year. The upcoming holidays should be a welcome break - excitement, festive decorations, gifts galore and delicious food!

If you'd like to avoid a side order of financial stress, our popular Skip-A-Pay program may be just what you need to put the 'merry' back in Merry Christmas.

Members in good standing can elect to skip a couple of loan payments throughout the year. If you still have one or two skips in reserve, now's the time to put them to work. There is a \$15 charge for each skipped payment. ATFCU accumulates the fees and donates the total to the Boys and Girls Club of Abilene.

Skip-A-Payment was introduced 17 years ago. Over the ensuing years, Abilene Teachers FCU members have donated more than \$2.2 million to B&GCA. An entire generation of Abilene's kids have benefitted from this win-win-win collaboration.

To enter a skip request within our mobile app, tap the More icon, then the Skip A Payment menu item and follow the prompts. On your computer, login to online banking, locate the Skip-A-Payment option and enter the requested information. Of course, you're always welcome to give us a call or drop by a branch to get the ball rolling.

Timing matters! If your loan payment is being made automatically from an outside financial institution OR from another account at ATFCU, please complete your skip request or contact us at least 5 business days before your payment date so that the proper loan modifications can be completed.

If you have set up your own incoming loan payment (from another bank or credit union) using ATFCU digital banking, remember to cancel payments that are already scheduled for the requested month(s).

Skip payments are subject to ATFCU approval and are not available for real estate, home equity, home improvement, overdraft, line of credit or credit card loans. New loans that have not had at least one full monthly payment are ineligible. Full insurance coverage must be in effect for vehicle loans.

Other restrictions may apply. Payment skips or extensions will affect interest accrual, final payoff date, GAP settlements and equity in collateral.

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.

ITEMS OF INTEREST

Board Member Nominations – Members interested in submitting a candidate for the 2022 Board election should send their nomination to the attention of the Nominating Committee, P.O. Box 5139, Abilene, TX 79608 or nominations@abileneteachersfcu.org.

What? Can Dealerships Do That? - Computer chip shortages have resulted in low inventory and high prices at auto dealerships. We are aware that some dealerships will not sell a vehicle if outside financing is involved. This is a strong arm tactic and courts are determining its legality. If you run into such behavior we have three recommendations:

1. Find another dealer.
2. Report your experience to the Texas Consumer Credit Commissioner at consumercomplaints@occc.texas.gov.
3. If #1 is not possible and you really need a particular vehicle, please keep in mind that ATFCU offers vehicle refinancing with no loan application fee. It's likely that we can lower your monthly payment.

Credit Score & More – We're excited about a new product that will soon be added to our digital banking platforms. **Credit Score & More** is a powerful credit score reporting and monitoring program that offers concrete information about how to improve your score. Please watch our website and branch signage for notices about its go-live date.

Updated Account Agreement – Early in October, you will receive an updated version of ATFCU's Account Agreement. It will be delivered in the same format as you receive your statement. If your statements arrives in the mail, the agreement will as well. Similarly, those who receive electronic statements will receive an electronic agreement. The effective date of the agreement is January 1, 2022.

Community Connections

It's hard to believe that summer is over and a new school year has begun. I hope everyone had an enjoyable summer while taking some time to rest and have fun with family and friends.



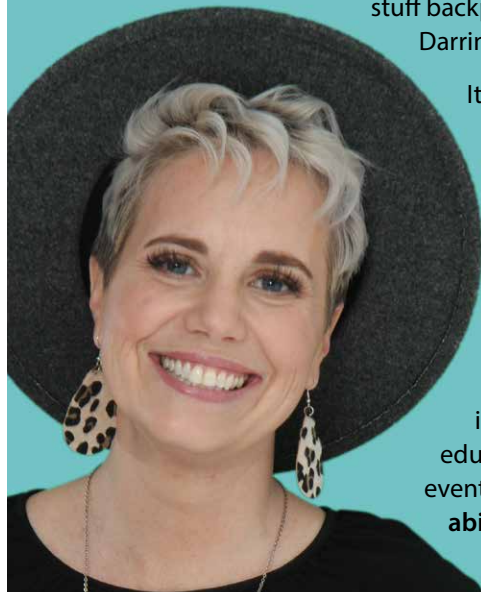
August proved to be a very busy and exciting time for ATFCU. We had two CU Around volunteer events and started a new partnership with the AISD Homeless Youth Ministry. The CU Around team hosted our 3rd Annual Blood Drive on 8/13/21. We used a Friday the 13th theme which was tons of fun. Donors received a voucher for a sweet treat from Dad's Ice Cream. We were thrilled to have increased community participation.

Blood donated that day will save 72 lives. Thank you to our donors and thanks to Dad's Ice Cream for joining us!

On August 19, our CU Around team volunteered with Food Bank of West Central Texas to staff the food pantry at Rose Park Senior Center. Ten of us rolled up our sleeves, set up and helped carry groceries to vehicles. We enjoyed visiting with the shoppers and got reacquainted with several ATFCU members. It was really hot and humid that day but we're ready for next time!



We're enthusiastic about formally partnering with the AISD Homeless Youth Program. Different employee groups will volunteer once a month to assist Darrin Cox, the Homeless Youth Liaison. This ministry provides clothes, shoes, school supplies and more to AISD students with critical needs. On our first day we sorted and organized clothes and shoes to make shopping easier for families. On future visits we'll inventory school supplies, stuff backpacks with said supplies, and help Darrin with whatever he needs.



It's great to be out in our community again, volunteering and making a difference. If you are interested in volunteering with the Food Bank of West Central Texas or AISD Homeless Ministry, I know both would love to hear from you and could use the help.

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 egrays@abileneteachersfcu.org or call our main line at 325.677.2274 and ask for me.

MEET THE 2021 SCHOLARSHIP RECIPIENTS!

We are pleased to announce the winners of the 2021 ATFCU scholarships. Each graduated from high school in May and the group demonstrates a wide range of interests and experiences. Each honoree was presented a \$1,500 award to assist them during their freshman year of college.



Jensen Altom
Magnolia High
Texas A&M



Jane Anne Carroll
Abilene High
ACU



Megan Cordry
Clyde High
West Texas A&M



Carter Gomez
Eula High
Utah State



Houston Harris
Roby High
Texas A&M



Brady Miller
Cooper High
Texas Tech



Bayleigh Smith
Wylie High
Angelo State



Jade Spangler
Abilene High
Southwestern



Jenna VanCleave
Hamlin High
Texas Tech



Shaelyn Ward
Wylie High
Angelo State



Ella Wilhelm
Abilene High
Texas Tech

Recipients are primary members of ATFCU, selected on the basis of academic achievement, extracurricular activities, work experience, and evidence of financial responsibility. Applications for next year's scholarship program will be available online February 1, 2022.

If you know a young person who is a good candidate, please encourage them to open their ATFCU membership by November 11, 2021.

HOLIDAY CLOSINGS & Announcements

Columbus Day (observed) Monday, October 11
 Veterans Day Thursday, November 11
 Thanksgiving Thursday, November 25
 Christmas Day Friday & Saturday, December 24 and 25
 New Year's Day Friday & Saturday, December 31 and January 1