

# ITEMS OF INTEREST



ABILENE TEACHERS  
FEDERAL CREDIT UNION

## The Abilene Teachers FCU Card Processing Team

### *Yes...they work right here in Abilene*

We would like you to meet the hard-working ATFCU staff that manages the tasks associated with more than 45,000 debit and credit cards. Kelsey Daniel heads up this team that is responsible for a dizzying variety of duties. Some of the most important include answering basic member inquiries; advising on scams and potential scams; replacing damaged, lost, or stolen debit cards; managing card dispute cases; and handling travel alerts.

This department can help members with all matters related to plastic cards. And yes, they are located right here in Abilene, at our Antilley Road branch. When you have a debit or credit card question, you will talk directly to a team member. They're here to make your life easier. In fact, they have compiled a list of helpful card hints. Here are just a few:



### *Meet the Card Processing Team*

*Top row (l to r) Savannah, Kelsey*

*Bottom row (l to r) Michaela, Reagan, Heather*

- 1. Always carry a second form of payment, JUST IN CASE**
- 2. Free trials are not free. Read the tiny print before signing up. Then read it again.**
- 3. Be extremely careful with money transfer apps. Never use Venmo, PayPal, Cash App or Zelle to send money to anyone you don't know personally.**
- 4. There are many different reasons why a transaction may decline – it's not always due to lack of funds. Give us a call and we'll figure it out.**
- 5. Avoid clicking on ads found in social media. They often lead to dubious websites selling inferior products.**

(If you'd like the complete list, please visit the Advice section of the ATFCU blog. Find it on our website- [abileneteachersfcu.org](http://abileneteachersfcu.org))

The Card Processing Department can be reached by phone from 8:30 am until 6:00 pm on weekdays. The Antilley Road branch is open from 9 am until 5 pm on weekdays if you'd like to drop by. **People Helping People** is the credit union motto, and this team lives it every day.

# GET READY! CARD MANAGEMENT UPGRADES ARE COMING YOUR WAY

We're excited to announce that soon you will have greater control over your Abilene Teachers FCU debit and credit cards, allowing you to easily set limits, receive transaction alerts, track your spending and more!



## Here's what you'll need to know for a seamless upgrade:

- Debit card controls will be upgraded during the week of October 23.
- We expect that you will be able to use your debit card without interruption during the upgrade.
- The current card management functionality in mobile and online banking will be unavailable during the upgrade for up to 24 hours. When the exact time frame is determined, we will use messages on our website and app to alert you.
- App users - after the upgrade, tap for the **Card Management** heading on the **More** screen.
- Online banking users – after the upgrade, look for the **Card Management** option on the **Additional Services** menu.
- Credit cards controls will be added during the second quarter of 2024.

## Things to remember:

- We will notify our members a few days prior to the upgrade so there will be no surprises.
- We have a fully staffed Card Services department at our Antilley Road branch to assist you with any questions or concerns.
- The upgrade will make your life easier because you'll be in control of when and how your debit card is used.



# MAKING CHRISTMAS WISHES COME TRUE FOR 20 YEARS!

Since 2003, the popular Skip-A-Pay Program has put some jingle in our members' pockets during the Christmas season. 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 use them! There's a \$15 charge for each skipped payment. All fees paid to Skip-A-Payment are donated annually to the Boys and Girls Club of Abilene. More than \$2.5 million has been contributed since 2003.

Use our app or online banking to enter the payments you'd like to skip. When using a mobile device, tap the **More** icon, then the **Skip a Payment** heading. If you're using a computer, login and locate the **Skip-A-Pay** section in the middle of the online banking landing page. Eligible loans will appear. Follow the prompts from that point. Of course, you can always give us a call or visit in person to get the process started.

**Timing Matters.** If your loan payment is being made automatically from an outside financial institution OR from another account at ATFCU, please initiate your skip request at least 5 business days in advance of your payment date so that the proper loan modifications can be completed. If you have set up your own incoming loan payment using ATFCU digital banking, remember to cancel payments previously 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 will affect interest accrual, final payoff date, GAP settlements and equity in collateral.*

# HOLIDAY CLOSINGS

Columbus Day (observed)	Monday, October 9
Veterans Day (observed)	Friday, November 10
Veterans Day	Saturday, November 11
Thanksgiving	Thursday, November 23
Christmas Day	Monday, December 25
New Year's Day	Monday, January 1

# INTRODUCING

# THE 2023 SCHOLARSHIP RECIPIENTS!

We are pleased to announce the winners of the 2023 ATFCU scholarships. Each member pictured graduated from high school last spring. The group covers a wide range of interests, experiences, and geography. The individual awards are \$1,500, designed to assist with freshman year expenses.



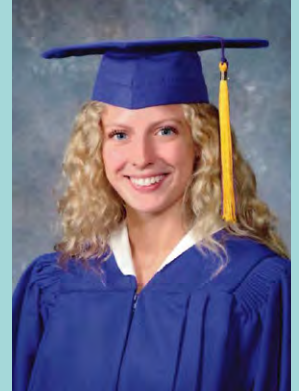
**Lanie Allen**  
Jim Ned High  
Texas A&M



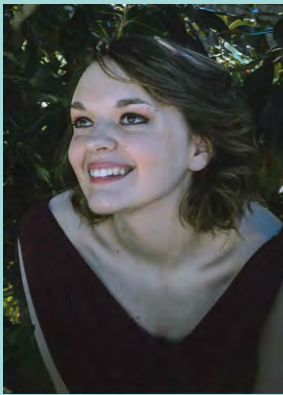
**Caelan Barbarick**  
Abilene High  
Lipscomb



**Taylor Barnes**  
Jim Ned High  
Dallas Baptist



**Sarah Cary**  
Wylie High  
Texas Tech



**Emma Conner**  
Clyde High  
Texas State



**Wyatt Cox**  
Clyde High  
Lubbock Christian



**Ava Crain**  
George Ranch High  
Texas A&M



**Gracie Hurst**  
Wylie High  
Abilene Christian



**Anneliese Jaramillo**  
Abilene High  
Hardin-Simmons



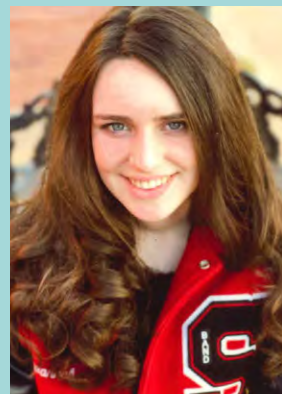
**Tyler Nieves**  
ATEMS High  
Texas Tech



**Laramy Overby**  
Anson High  
Texas A&M



**Ashley Richards**  
Albany High  
Texas State



**Savannah Sumners**  
Seagraves High  
Harding



**Bryson Tarpley**  
Hamilton High  
Tarleton State

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 January 2, 2024.

If you know a young person who is a good candidate, please encourage them to open their ATFCU membership by November 13, 2023.



# 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

**INFO-LINE TELEPHONE BANKING:**  
 676-4636 or 888-351-4636

**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**
<b>Savings Account</b>	\$25 - \$99.99	.25%	.25%
	\$100 - \$999.99	.35%	.35%
	\$1,000 - up	.45%	.45%
<b>Checking Account</b>	\$1,000 - \$1,999.99	.45%	.45%
	\$2,000 - \$9,999.99	.55%	.55%
	\$10,000 - up	.65%	.65%
<b>Money Market Savings Account</b>	\$2,500 - \$9,999.99	1.75%	1.76%
	\$10,000 - \$24,999.99	1.85%	1.87%
	\$25,000 - \$49,999.99	1.95%	1.97%
	\$50,000 - 74,999.99	2.15%	2.17%
	\$75,000 - \$99,999.99	2.25%	2.27%
<b>Certificates &amp; IRA Certificates \$500 - \$99,999</b>	\$100,000 – up	2.50%	2.53%
	3 Month	3.25%	3.30%
	6 Month	3.30%	3.35%
	12 Month	3.35%	3.40%
	18 Month	3.40%	3.45%
<b>Jumbo Certificates &amp; IRA Certificates \$100,000 and Up</b>	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%
<b>Individual Retirement Account</b>	24 Month	3.65%	3.71%
	\$0 to \$24.99	.25%	.25%
	\$25 - \$99.99	.55%	.55%
	\$100 - \$999.99	.65%	.65%
	\$1,000 - \$9,999.99	.85%	.85%
	\$10,000 – up	1.00%	1.00%

\*\* Annual Percentage Yield All rates are subject to change without notice. These rates were effective 8-10-23. 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
<b>New Auto &amp; Light Trucks</b>	1-84 Mo.	5.00% to 16.25%
<b>Used Auto &amp; Light Trucks</b>	1-84* Mo.	5.00% to 17.20%
<b>Older Used Auto (Model Years 2004-2012)</b>	1-36 Mo.	7.70% to 17.99%
<b>New &amp; Used Boats</b>	1-72 Mo.	9.25% to 17.99%
<b>New &amp; Used RV's</b>	1-72 Mo.	7.25% to 17.95%
<b>New RV's (over \$50,000)</b>	73-120 Mo.	7.75% to 19.95%
<b>Motorcycle, ATV, Watercraft, Trailer - new only</b>	1-60 Mo.	7.95% to 17.99%
<b>Computer, Appliance, Furniture, Antique Auto</b>	1-36 Mo.	10.25% to 17.95%
<b>Signature/Personal Loan</b>	1-36 Mo.	10.25% to 17.95%
<b>Share Secured</b>	1-72 Mo.	2.45% to 4.45%
<b>Personal Line of Credit</b>	1-36 Mo.	7.75% to 16.75%
<b>Credit Builder Loans</b>	12 or 18 Mo.	4.45%
<b>MasterCard or Visa Credit Cards</b>		9.90%
<b>Home Equity</b>	10 to 20 Yrs.	Please give us a call
<b>Home Improvement</b>	10 to 20 Yrs.	Please give us a call
<b>First Mortgage Loans</b>	15 to 30 Yrs.	Please give us a call

All rates are annual percentage rates (APR). These rates were effective 7-10-23. 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