

ITEMS OF INTEREST



ABILENE TEACHERS
FEDERAL CREDIT UNION

SKIP-A-PAY

A HOLIDAY
FAVORITE
AT ATFCU!

Since way back in 2003, our Skip-A-Pay program has been helping members keep some extra jingle in their pockets during the Christmas season. If you're in good standing at ATFCU and have a couple of loan skips left, now's a great time to use one or both! Each skipped payment costs just \$15, and here's the best part – all those fees go directly to support the Boys and Girls Club of Abilene.

You can skip a payment right from your smart phone or computer. In the ATFCU mobile app, just tap More to get started. On a computer, log in and look for the Skip-A-Pay widget in the right hand column, a few inches from the top. If your loan qualifies, it will show up — just follow the steps. And of course, if you'd rather talk to someone, feel free to call us or stop by a branch!

HEADS UP ON TIMING!

If your loan payment is set up to come automatically from another bank or even another ATFCU account, make sure to submit your skip request at least 5 business days before your payment is due. That gives us time to make the necessary changes. If you've scheduled your own payment through ATFCU's digital banking, don't forget to cancel it for the month(s) you're skipping.

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 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.

READY TO INSPECT A TEXT SCAM?

A 2024 national survey conducted by Discover revealed that 80% of Americans experience anxiety about their finances. That's not surprising given rapid inflation, lack of adequate savings, and the huge increase of monetary scams. Anxiety can quickly turn to alarm when a consumer is alerted of a large, unexpected purchase.

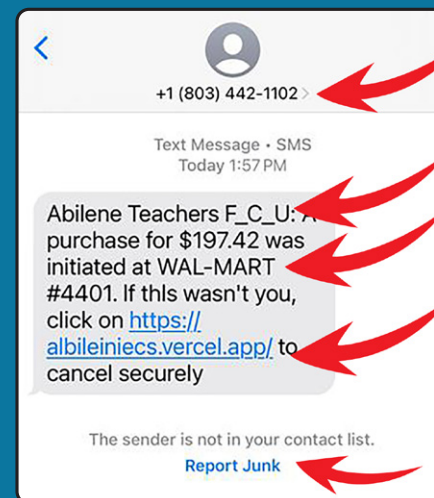
That is what happened during a recent weekend when area residents received a text message similar to the one shown here. Many consumers were unnerved and clicked the link provided. It connected to scammers who attempted to obtain the member's online banking credentials.

Our #1 tip - Keep your digital banking credentials private. ATFCU employees will never ask for your username, your password, the last 4 digits of your debit card, etc.

Please be alert for the clues shown below.

When you receive a message like the one pictured here, don't overreact. Take a minute to study it. This one contains at least five clues to indicate a fraud.

- **TOP ARROW** – This is not ATFCU's phone number.
- **SECOND ARROW** – The correct abbreviation of our name is Abilene Teachers FCU. There are no spaces between the last three letters.
- **THIRD ARROW** – 'Walmart' is spelled incorrectly.
- **FOURTH ARROW** – This is not ATFCU's website address.
- **FIFTH ARROW** – We suggest that you add Abilene Teachers FCU to your contact list, so that this security feature will warn you.



Use digital banking to regularly (at least daily) check the transactions in your accounts. If you know that you haven't been to Walmart or ordered from them, you'll immediately recognize the scam.

Abilene Teacher FCU has a Fraud team that is pleased to provide you with in-depth information. Please contact them at 325-677-2274 or 800-677-6770.

ATC-AA52082

Your Guide to Navigating Today's Homebuying Journey

For the past few years, mortgage interest rates have been relatively stagnant. However, many experts believe we may see rates start to fall before too long. That makes now the perfect time to start planning your next move. For a detailed breakdown of budgeting, down payments, and more be sure to check out the homebuying guides on our blog at abileneteachersfcu.org.

By getting your finances in order today, you'll be ready to act when the time is right. Whether you're ready to trade your rent payments for a mortgage or you've been a homeowner for years and are considering a move, the path to a new home is a big step. The process may have changed since you last looked, and our goal is to make it simple and clear.

1. Re-evaluate Your Budget

For first-time buyers, this is about discovering your purchasing power. For current homeowners, it's a chance to see how your financial situation has evolved. Getting a mortgage pre-approval is the essential first step. It helps you set a realistic budget and strengthens your position as a buyer.

2. Leverage Your Down Payment Options

First-time buyers can take advantage of low down payment loans (FHA or Conventional 97) to make ownership more accessible. If you're selling your

current home, you can use your hard-earned equity as a powerful down payment on your next property, potentially lowering your monthly payments and avoiding private mortgage insurance (PMI).

3. Understand Today's Closing Costs

Regardless of your buying experience, it's wise to plan for closing costs. These fees, which cover services like appraisals and inspections, typically range from **2-5%** of the loan amount. You'll receive a Loan Estimate and a final Closing Disclosure that detail these costs, so there are no surprises.

4. Think Ahead to Stay Ahead

New and seasoned buyers should plan for maintenance costs by saving 1-3% of the home's value annually. If you are able to make extra payments toward the principal, that's a great way to build equity faster.

Whether it's your first home or your next, we're here to help you explore your options. Contact an Abilene Teachers FCU mortgage loan officer today!



HOLIDAY CLOSINGS & ANNOUNCEMENT

Columbus Day (observed)Monday, October 13
Veterans Day Tuesday, November 11
Thanksgiving Thursday, November 27
Christmas Day..... Thursday, December 25
New Year's Day.....Thursday, January 1

BOO AT THE ZOO
PRESENTED BY



LAST 3 WEEKENDS IN OCTOBER

Tickets at AbileneBOO.org



BOARD MEMBER NOMINATIONS

Members interested in submitting a candidate for the 2026 ATFCU Board Election should send their nomination to the attention of the Nominating Committee, PO Box 5706, Abilene, TX 79608. Please submit nominations by Friday, October 31.

CONGRATULATIONS TO THE 2025 SCHOLARSHIP RECIPIENTS!



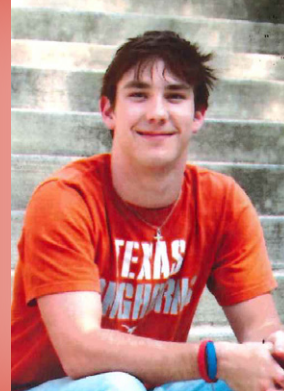
Keagan Ables
Hawley High
Hardin Simmons



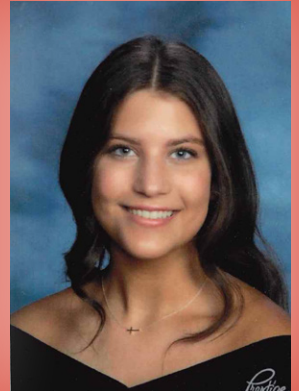
Seth Bergan
Wylie High
Texas A&M



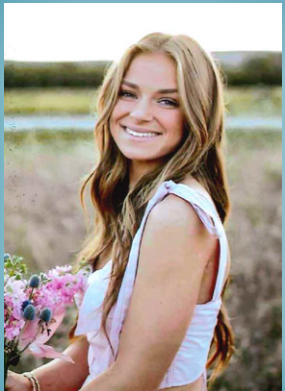
Grace Cooley
Jim Ned High
Abilene Christian



Kaleb Cordry
Clyde High
UT Austin



Lily Fowler
Merkel High
Texas Tech



Ava Hagler
Anson High
Texas Tech



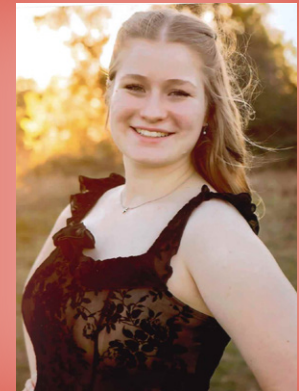
Chloe Horst
Jim Ned High
Angelo State



Caedmon Kelley
Meyer High, Waco
Notre Dame



Lianna Pfrimmer
Abilene High
Texas Tech (not pictured)



Mya Rogers
Homeschooled
McMurry



Kelan Sikes
Coleman High
Texas A&M



Slade Turentine
Wylie High
Texas Tech

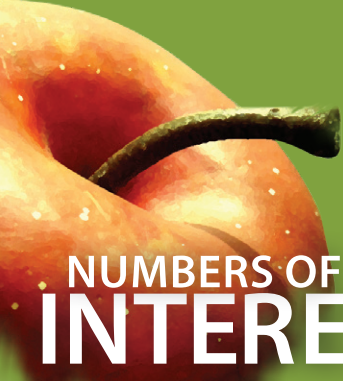


Blaze Valentine
Wylie High
Texas A&M

We are happy to announce the winners of the 2025 ATFCU scholarships. Each member pictured graduated from high school last spring. They are a remarkable group, exhibiting a wide range of interests and experiences. Each individual award is \$1,500, designed to assist with first year expenses.

All recipients are primary members of ATFCU and were selected on the basis of academic achievement, extracurricular activities, work experience, and evidence of financial responsibility. Applications for the 2026 scholarship program will be available January 2, 2026. The process is electronic and can be accessed at abileneteachersfcu.awardspring.com

If you know a young person who is a good candidate, please encourage them to open their ATFCU membership by November 11, 2025.



NUMBERS OF INTEREST

abileneteachersfcu.org

MEMBER CONTACT 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

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	\$5 - \$99.99	.15%	.15%
	\$100 - \$999.99	.25%	.25%
	\$1,000 - up	.35%	.35%
Checking Account	\$1,000 - \$1,999.99	.35%	.35%
	\$2,000 - \$9,999.99	.45%	.45%
	\$10,000 - up	.55%	.55%
Money Market Savings Account	\$2,500 - \$9,999.99	1.90%	1.92%
	\$10,000 - \$24,999.99	2.00%	2.02%
	\$25,000 - \$49,999.99	2.10%	2.12%
	\$50,000 - \$74,999.99	2.30%	2.32%
	\$75,000 - \$99,999.99	2.45%	2.48%
Certificates & IRA Certificates \$500 - \$99,999	\$100,000 – up	2.75%	2.78%
	3 Month	3.85%	3.92%
	6 Month	3.80%	3.87%
	12 Month	3.20%	3.25%
	18 Month	3.15%	3.20%
Jumbo Certificates & IRA Certificates \$100,000 and Up	24 Month	3.10%	3.14%
	3 Month	4.05%	4.13%
	6 Month	4.00%	4.07%
	12 Month	3.40%	3.45%
	18 Month	3.35%	3.40%
Individual Retirement Account	24 Month	3.30%	3.35%
	\$0 to \$4.99	.20%	.20%
	\$5 - \$99.99	.50%	.50%
	\$100 - \$999.99	.60%	.60%
	\$1,000 - \$9,999.99	1.00%	1.00%
	\$10,000 – up	1.25%	1.26%

All rates are subject to change without notice. These rates were effective 10-1-2025. 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. **Annual Percentage Yield

LOAN RATES	TERM	APR*
New Auto & Light Trucks	1-84 Mo.	4.25% to 15.50%
Used Auto & Light Trucks	1-84 Mo.	4.25% to 16.45%
Older Used Auto (Model Years 2005-2013)	1-36 Mo.	6.95% 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.	7.20% to 17.99%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	10.25% to 17.95%
Signature/Personal Loan	1-36 Mo.	9.75% to 17.95%
Savings Secured	1-72 Mo.	2.35% to 4.35%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	4.35%
Mastercard Credit Card - Classic or Rewards		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 10-1-2025. 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.