

ITEMS OF INTEREST



Skip-A-Pay

is Santa's
Favorite
Christmas
Present!

Our well-beloved program has been on the job since 2003, helping families celebrate the festive season. Members in good standing can elect to skip a couple of loan payments throughout the calendar year. If you still have one or two skips in reserve, now's the time to make them shine!

There is a \$15 for each skipped payment. ATFCU accumulates those funds, then donates the total amount to the Boys and Girls Clubs of the Big Country. Over the last 23 years, that total has exceeded \$3 million. Many thanks on the behalf of Abilene's children!

Enter Your Skip Requests

- Using the ATFCU mobile app, login and tap the More icon at the bottom of the screen. Locate the Lending Services section in the middle of the resulting screen and tap the Skip a Payment tile. Your eligible loans will appear. Select the one(s) you wish to skip and follow the prompts.
- Using a desktop computer, login and locate the Skip-A-Pay widget toward the bottom of the right hand column. Click there and follow the prompts.
- Of course, you can always give us a call or visit in person to start the process.

Timing is Important

- Please initiate your skip request at least 5 business days in advance of your loan payment date if your payment is being made automatically from an outside financial institution or from another account at Abilene Teachers. This allows us to make the required loan modifications.
- If you have set up your own incoming loan payment using ATFCU's digital banking platforms, remember to cancel loan payments already scheduled for the requested months.

Skip payments are subject to ATFCU approval and are not available for real estate, home equity, overdraft, line of credit or credit card loans. New loans that have not had at least on 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.

ITEMS OF INTEREST

Board Member Nominations – Members interested in submitting a nominee for the 2027 ATFCU Board Election should send their candidate's name to the attention of the ATFCU Nominating Committee, PO Box 5706, Abilene, TX 79608. The deadline for nominations is 5 pm on Friday, October 30.

Coming Soon! Watch for the introduction of our Core Account – a great way for parents to lay a solid financial foundation for family members aged 8 – 17. This account (which includes a debit card!) is a great way to teach kids about the importance of saving, earning, and smart spending. Just as every athletic trainer stresses the importance of core muscles, this account will strengthen core financial knowledge.

Fraud Protection Center – Online financial fraud continues to become more sophisticated and harder to detect. We've recently expanded the fraud resources on our website and urge every member to review the latest scams. You'll find the **Fraud Protection Center** in the Tools and Advice section at abileneteachersfcu.org.

A current scam making the rounds is callers who pretend to represent a law enforcement group such as the sheriff's department or local police. They claim that a warrant is out for your arrest because you missed jury duty or have an unpaid fine. They pressure you to act immediately and pay money to avoid going to jail. Valid law enforcement agencies do not demand payment over the phone, and they don't warn people of arrest warrants.

Please contact our Fraud Team if you have questions or concerns about a text, email or phone call you receive.



INTRODUCING ZELLE®: FAST, SAFE, AND EASY MONEY TRANSFERS



Sending and receiving money just got simpler!

We've added Zelle® directly into the ATFCU mobile app. Whether you're splitting a dinner bill, sending a birthday gift, or sending cash to your college student, Zelle® lets you move money directly between bank accounts—typically within minutes.

Why You'll Love Zelle®

Fast & Convenient: Move money instantly without trips to the ATM or waiting days for transfers to clear.

- **Free to Use:** Enjoy fee-free transfers directly through your trusted ATFCU account.
- **Enhanced Security:** Keep your sensitive financial information safe in one place—no need to share account details with third-party apps like Cash App or Venmo.

Get Started in Minutes

To enroll, make sure you have your driver's license number and a valid email address or mobile phone number ready.



On the ATFCU Mobile App:

1. Log in and tap the More icon.
2. Select the Zelle® icon in the top green header.
3. Follow the quick on-screen prompts.



On Desktop Online Banking:

1. Log in and click the Move Money tab.
2. Select Move Money with Zelle®.
3. Follow the guided steps to finish setup.

Sending to someone new? If your recipient isn't enrolled in Zelle® yet, they'll receive a simple text or email with instructions on how to claim their funds.

Important Tips for Safe Transfers

Because Zelle® payments process almost instantly, keep these best practices in mind:

- **Send only to people you know and trust:** Payments cannot be canceled once sent if the recipient is already enrolled in Zelle®.
- **Double-check details:** Since some people in your circles may have identical names, always verify the phone number or email address before hitting Send to ensure the money reaches the right recipient.

We're Here to Help!

Have questions or need help setting up? Our eServices team is happy to walk you through the steps.

- Phone: 325-677-2274 or 800-677-6770
- Support Hours: Monday – Friday 8:30 AM – 5:00 PM

HOLIDAY CLOSINGS & ANNOUNCEMENT

Columbus Day (observed) Monday, October 12
Veterans Day Wednesday, November 11
Thanksgiving Thursday, November 26
Christmas Day Friday, December 25
New Year's Day Friday, January 1



ATFCU'S 2026 CLASS OF SCHOLARSHIP RECIPIENTS

We're pleased to introduce our latest class of scholars. Each member pictured graduated from an area high school last spring. Together they demonstrate a wide range of interests, talents, and ambitions. Each was awarded \$1,500 for assistance with first year expenses.

Recipients are primary members of the credit union and were selected on the basis of academic achievement, extracurricular activities, work history and evidence of financial responsibility. Applications for 2027 will be available electronically on January 2, 2027. Links will be provided on our website, or applicants can navigate directly to abileneteachersfcu.awardspring.com.



Ethan Barriga
Abilene High
UT Austin



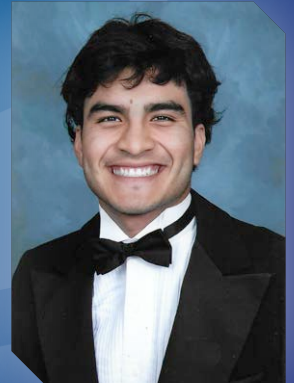
Julie Cecelio
Jim Ned High
Cisco College



Emma Damron
Baird High
Hardin-Simmons



Luke Jackson
Abilene High
UT Austin



Brayden Jimenez
Stamford High
Texas Tech



Emma Kent
Clyde High
Texas Tech



Evie Miller
Wylie High
University of Oklahoma



Georgia Munden
Merkel High
Tarleton State



Kaitlyn Saffel
Rule High
Angelo State



Luke Schonerstedt
Wylie High
Colorado School of Mines



London Soben
Jim Ned High
Texas Tech



Katie Solis
Cooper High
Abilene Christian



Jenna Thompson
Wylie High
Texas A&M



Claire Von Willer
Jim Ned High
Texas Tech

If you know a high school senior who might be a promising candidate for this program, please encourage them to open their ATFCU membership on or before November 10, 2026.





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	\$25 - \$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	1.85%	1.87%
	\$10,000 - \$24,999.99	1.95%	1.97%
	\$25,000 - \$49,999.99	2.05%	2.07%
	\$50,000 - \$74,999.99	2.25%	2.27%
	\$75,0000 - \$99,999.99	2.35%	2.38%
CERTIFICATE SPECIAL \$500-\$99,999	\$100,000 – up	2.60%	2.63%
CERTIFICATE SPECIAL \$100,000	15 Month	4.07%	4.15%
Certificates & IRA Certificates \$500 - \$99,999	15 Month	4.27%	4.35%
	3 Month	2.60%	2.63%
	6 Month	2.85%	2.89%
	12 Month	3.10%	3.14%
	18 Month	3.35%	3.40%
	24 Month	3.60%	3.66%
Jumbo Certificates & IRA Certificates \$100,000 and Up	36 Month	3.85%	3.92%
	3 Month	2.80%	2.84%
	6 Month	3.05%	3.09%
	12 Month	3.30%	3.35%
	18 Month	3.55%	3.61%
	24 Month	3.80%	3.87%
Individual Retirement Account	36 Month	4.05%	4.13%
	\$5 - \$99.99	.35%	.35%
	\$100 – \$999.99	.45%	.45%
	\$1,000 - \$9,999.99	.65%	.65%
	\$10,000 – up	.80%	.80%

All rates are subject to change without notice. These rates were effective 10-1-2026. 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.	4.15% to 18.00%
Used Auto & Light Trucks	1-84 Mo.	4.15% to 18.00%
Older Used Auto (Model Years 2007-2015)	1-36 Mo.	6.85% to 18.00%
New & Used Boats	1-72 Mo.	9.95% to 18.00%
New & Used RV's	1-84 Mo.	7.35% to 18.00%
New RV's (over \$50,000)	73-120 Mo.	8.35% to 18.00%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	7.05% to 18.00%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	10.25% to 18.00%
Signature/Personal Loan	1-36 Mo.	10.00% to 18.00%
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 10-1-2026. 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.