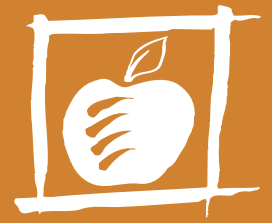




# ITEMS OF INTEREST



**ABILENE TEACHERS**  
FEDERAL CREDIT UNION



## SCAMS ARE ON THE RISE

In the past month, ATFCU members have reported a sharp upsurge in fraudulent activity by criminals seeking money and/or personal financial information. We urge our readers to raise their caution level. The crooks use increasingly sophisticated techniques to win your trust. This article contains information and resources to help you fight back.



### Here are a few basic methods for avoiding fraud:

1. **Don't answer a phone call if you don't recognize the number.** If it's important, the caller will attempt to leave a message. Should it be fraud, you'll be able to listen carefully and not be caught unaware and flustered.
2. **No reputable financial institution will ever call you out of the blue and ask for your personal information such as Social Security or account numbers.** Unless you have initiated the call, never give this information to anyone over the phone.
3. **If you use a computer for Facebook or browsing the Internet,** it is essential to install a virus protection program and keep it updated. The annual cost is nominal, compared to the price of identity theft or a scam.

### The FBI has composed a list of questions that can help you identify possible fraud.

**If you can answer YES to any of these questions, be on high alert.**

1. Have you been instructed to wire, send or ship money as soon as possible to a large city in the United States or in another country?
2. Have you been asked to pay money to receive a deposit from another country?
3. If you received a check for an item you sold on the Internet, is the amount of the check higher than the selling price?
4. Have you been told that you were the winner of a lottery that you don't remember entering?

The ATFCU website contains a free Online Security Center for our members. It is extremely comprehensive and updated weekly. Additionally, we have just added a Scam Coach feature to our Banzai! Financial Education platform. Both of these tools can be accessed using the **Tools & Advice** menu. We recommend the vast list of scams that has been compiled by AARP. Research those at [aarp.org/money/scams-fraud/](http://aarp.org/money/scams-fraud/)

If you believe you have been scammed or would like to ask questions about suspicious activities, please contact our Fraud Department at [frauddept@abileneteachersfcu.org](mailto:frauddept@abileneteachersfcu.org) or give them a call at 677-2274 or 800-677-6770.

# SKIP-A-PAY

## An ATFCU Favorite!

Since 2003, our well-loved program has put the Merry back into 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 those fees, then donates the total to the Boys and Girls Club of Abilene.

Enter skip payments using your computer or smart phone. When using a mobile device, tap the More icon to get started. 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 payments using ATFCU digital banking, remember to cancel those 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 will affect interest accrual, final payoff date, GAP settlements and equity in collateral.*

# HOLIDAY CLOSINGS

# Community Connections

with Elizabeth Gray

We are excited to again be the presenting sponsor for **Boo at the Zoo** and hope to see you there. The dates are October 15, 22, 29 and 30. Check out the Abilene Zoo's Facebook page for an updated schedule of events, hours, ticket prices and much more. Don't forget to stop by our tent to get your picture taken with Stripe!

We already have three Economic Reality Fairs scheduled at area high schools for the current semester. Our goal for 2022 was to expand this in-person experience to more schools and we're well on our way.

As always, if you would like to get in touch with me about financial education or community related events, email me at [egray@abileneteachersfcu.org](mailto:egray@abileneteachersfcu.org) or call our main line at 325.677.2274 and ask for my extension.



Columbus Day (observed)	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving	Thursday, November 24
Christmas Day (observed)	Monday, December 26
New Year's Day (observed)	Monday, January 2

# CONGRATS

## 2022 SCHOLARSHIP RECIPIENTS!

*Congratulations to our most recent class of scholars! Each member pictured graduated from high school last spring and is part of a group that displays a wide variety of backgrounds and interests. The individual awards are \$2,000, designed to assist with freshman year expenses.*



**Emma Lee Barnett**  
Comanche High  
Hardin Simmons



**Haleigh Buse**  
Homeschooled  
Oklahoma Baptist



**Haylee Bush**  
Ranger High  
UT Austin



**Meredith Clancy**  
Cooper High  
Baylor



**Kyal Corbett**  
Wylie High  
Abilene Christian



**Dayra Figueroa**  
Wylie High  
Texas Tech



**Kyla Flanagan**  
Wylie High  
Abilene Christian



**Brooke Garduno**  
Abilene High  
Texas A&M



**Mason Hagler**  
Anson High  
Texas A&M



**Max Hagler**  
Anson High  
Texas A&M



**Emily Herndon**  
Frenship High  
North Texas



**Maria Maldonado**  
Anson High  
Texas State



**Vincent Mercado**  
Wylie High  
Baylor



**Taylor Moore**  
Roby High  
Texas Tech



**Jacob Pate**  
Abilene High  
Texas A&M



**Sophie Penya**  
Abilene High  
Abilene Christian



**Chelsea Rainwater**  
Abilene High  
Texas A&M



**Chloe Ramirez**  
Abilene High  
Texas A&M



**Avery Stevenson**  
Wylie High  
UT Austin



**Jett Villareal**  
Cooper 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, 2023.*

*If you know a young person who is a good candidate, please encourage them to open their ATFCU membership by November 11, 2022.*

# 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 for Credit Disability



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

# SAVINGS RATES

		RATES	APY**
Share Accounts/Savings	\$25 - 100	.06%	.06%
	\$101 - 1,000	.07%	.07%
	\$1,001 - up	.10%	.10%
Share Draft/Checking	\$1,000 - 1,999	.07%	.07%
	\$2,000 - 9,999	.10%	.10%
	\$10,000 - up	.13%	.13%
Certificates & IRA Certificates - \$500 - \$99,999	3 Mo.	.31%	.31%
	6 Mo.	.31%	.31%
	12 Mo.	.45%	.45%
	18 Mo.	.50%	.50%
	24 Mo.	.65%	.65%
Jumbo Certificates & IRA Certificates - \$100,000 & Up	3 Mo.	.51%	.51%
	6 Mo.	.51%	.51%
	12 Mo.	.65%	.65%
	18 Mo.	.70%	.70%
	24 Mo.	.85%	.85%
Individual Retirement Account	\$100 - up	.15%	.15%

Rates are subject to change without notice. These rates were effective 8-17-2022.

\*\*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	1-84 Mo.	3.25% to 16.00%
Used Auto & Light Trucks	1-84* Mo.	3.30% to 16.95%
Older Used Auto (Model Years 2003-2011)	1-36 Mo.	6.25% to 17.95%
New & Used Boats	1-72 Mo.	7.50% to 17.95%
New & Used RV's	1-72 Mo.	5.50% to 17.95%
New RV's (over \$50,000)	73-120 Mo.	6.00% to 19.95%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	6.75% to 17.95%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	10.75% to 17.95%
Signature/Personal Loan	1-36 Mo.	10.75% to 17.95%
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.	6.50% to 7.75%
Home Improvement	10 to 20 Yrs.	6.75% to 8.75%
First Mortgage Loans	15 to 30 Yrs.	Please give us a call

Rates are subject to change. These rates were effective 9-6-2022.

Lowest rates shown reflect multiple discounts. See our website or contact your Loan Officer for details.

All rates are annual percentage rates (APR).

Loan rates dependent upon credit score and value of collateral

\*loan term dependent upon model year