



ITEMS OF INTEREST




★

CELEBRATE THE

The Spirit of '76

2026 ANNUAL MEETING

The 76th Annual Meeting of Abilene Teachers Federal Credit Union will be held on Thursday, April 9 at the Abilene Convention Center in the Exhibit Hall. All members are invited to join us for a red, white and blue gathering that will also be an early salute to our country's 250th birthday. We're proud to honor the spirit of liberty and independence that built our great nation.

Doors open at 6:30 pm and the business meeting is scheduled for 7. When you arrive, please check in at the appropriate registration table. Primary members will receive a gift bag and door prize ticket.* All members in your party will receive coupons that can be exchanged for individually-packed snack boxes. Coffee, iced tea and bottled water will be available at stations throughout the event space.

If you need help making your way to a seat in the Exhibit Hall, please ask an employee for assistance. They will be dressed in red, white, and blue and wearing nametags. Cooper High School's *Red, Rhythm & Blues* ensemble will be performing prior to the Call to Order. To mark our

76th anniversary, \$7,600 in cash prizes will be distributed during the meeting.

Board Chair Royce Curtis and President/CEO James Boyd will review the 2025 year, discuss upcoming plans and answer questions from the floor. Results from the Board of Directions election will be confirmed. The Abilene Teachers FCU Board is comprised on 9 elected volunteers who serve three year terms. Board election procedures specify that the Nominating Committee propose at least on name for each board seat that is subject to election in any given year. This year, the Committee has nominated **Terry Bull**, **Jay Lester**, and **Joy Wiggins**. Mr. Bull and Mr. Lester are incumbents and Ms. Wiggins is standing for her first term. No additional nominees were submitted through the petition process that ended on February 28, 2026.

We expect the meeting to be concluded by 8 p.m. Hope you're able to join us!

*It is necessary to be a primary member of ATFCU to receive a gift bag and be eligible for door prizes.

ATC-YY52961

The Open Road! is Calling!

Have you ever found yourself staring at a map, wishing you could just keep driving? There is something undeniably magical about the freedom of the open road, and more people than ever are discovering that an RV is the ultimate way to experience it.

Whether you're a weekend warrior or a remote worker looking for a change of scenery, RV travel offers a level of flexibility that a hotel simply can't match. Imagine waking up to the sunrise over Glacier National Park or brewing your morning coffee in a quiet, little-known state park hideaway. No more rushing for flight check-ins or lugging heavy suitcases through crowded airport terminals. Instead, you have your own kitchen, your own bed, and—best of all—your own schedule.

Comfort Meets Adventure

Modern RVs are a far cry from the "basic" campers of the past. Today's models are true feats of engineering, featuring advanced technology like app-controlled climate systems, solar power independence, and residential finishes that make you feel right at home. Plus, if you're a pet lover, an RV means your furry best friend never has to stay behind in a kennel.

A Great Time to Buy

If you've been on the fence about ownership, here is some news to brighten your day: Abilene Teachers FCU is currently offering reduced interest rates on 2023-2026 RVs. Rates start at 5.85% for vehicles below \$55,000 and at 6.85% for units above that amount. Compared to the peak rates of recent years, this shift makes the "home on wheels" dream more affordable.

So, why wait? Whether you're satisfying a retirement dream or need a portable home for work or sports, the road is ready. Apply online, in person, or by phone. Our experienced loan officers will work out the optimal deal for your situation.



All loans are subject to credit union approval. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions.



When is a Convenient Time for You?

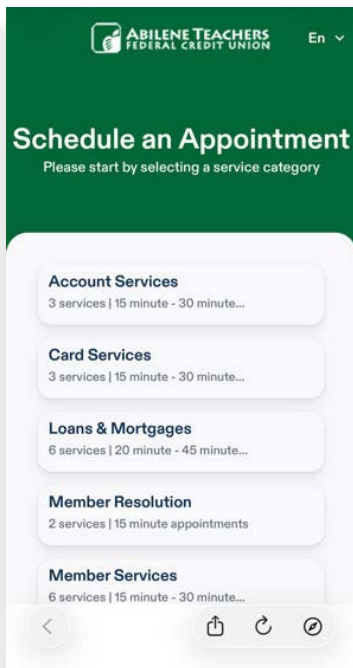
We are excited to introduce our new appointment scheduling system, now available for all branches. Whether you need to discuss a loan, chat with member services, or handle a credit card situation, you can now skip the wait by booking ahead.

Using the **ATFCU app**, **online banking**, or our **website**, you can easily pick the specific branch, time, and even the staff member you'd like to meet with.

A scheduled appointment is a great way to make the most of your lunch break, that quick window before soccer practice, or the gap between classes. You can schedule your visit up to two weeks in advance.

A Quick Tip for Success: To make sure every member gets the dedicated time they deserve, please try to arrive on time. If you happen to be more than 5 minutes late, we may need to move you into our walk-in queue or find a new time that works for you.

Where to Find the Scheduling Tool:



the tool. Simply follow the prompts to choose your category, service, and preferred time.

Need a hand? We're here to help! Please contact our **eServices Department** at **677-2274** during regular business hours, and we'll walk you through the process.

On our Website: Click the **Tools and Advice** heading, then select **Schedule an Appointment** from the left-hand menu.

On the App: Log in and tap the **More** icon at the bottom of the screen, then tap **Book an Appointment** at the top of the next screen.

In Online Banking: Log in and click **Additional Services** at the top of the page, then select **Book an Appointment**.

The accompanying photo shows the mobile version of



A GOLDEN RULE FOR TAX SEASON

Regarding taxes, April 15th is etched in most taxpayers' minds. But there's another date-neutral fact we'd like our members to learn by heart: **The IRS will never make their first contact with you by phone, text, or social media.**

The Federal Trade Commission is reporting a surge in phone scams. Fraudsters use official-sounding names like the Tax Resolution Oversight Department or the Tax Mediation and Account Support Center. These long strings of "tax" jargon words are designed to make you feel pressured, but they are entirely fake.

COMMON RED FLAGS TO WATCH FOR:



The Immediate Threat: Scammers may claim the police are on their way to arrest you or that this is their "only attempt" to reach you.



The Helpful Hand: A polite caller may offer to help you apply for a "liability reduction program" if you simply give them access to your online banking. Never share your login credentials with anyone.



Personal Details: Scammers often use data from social media or past corporate breaches to mention family names or the last four digits of your Social Security number to sound legitimate.



What to do: If you receive one of these calls, **hang up immediately.** Even if you do owe back taxes, the IRS will always notify you via an official letter sent through the U.S. Mail.

If you're worried about a conversation you've already had or a message you received, please reach out to our team. We are here to help you stay secure.

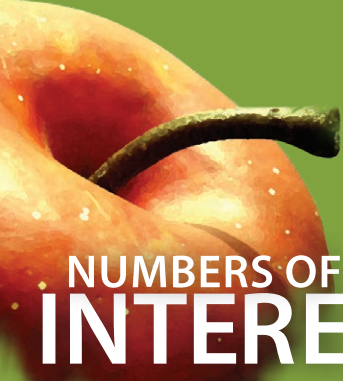
ATFCU Fraud Team: 325-677-2274 or 800-677-6770.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Saturday, July 4



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	.05%	.05%
	\$100 - \$999.99	.15%	.15%
	\$1,000 - up	.25%	.25%
Checking Account	\$1,000 - \$1,999.99	.25%	.25%
	\$2,000 - \$9,999.99	.35%	.35%
	\$10,000 - up	.45%	.45%
Money Market Savings Account	\$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%
Certificates & IRA Certificates \$500 - \$99,999	\$100,000 - up	2.50%	2.53%
	3 Month	2.50%	2.53%
	6 Month	2.75%	2.78%
	12 Month	3.00%	3.04%
	18 Month	3.25%	3.30%
	24 Month	3.50%	3.56%
Jumbo Certificates & IRA Certificates \$100,000 and Up	36 Month	3.75%	3.82%
	3 Month	2.70%	2.73%
	6 Month	2.95%	2.99%
	12 Month	3.20%	3.25%
	18 Month	3.45%	3.51%
	24 Month	3.70%	3.76%
Individual Retirement Account	36 Month	3.95%	4.02%
	\$25 - \$99.99	.25%	.25%
	\$100 - \$999.99	.35%	.35%
	\$1,000 - \$9,999.99	.55%	.55%
	\$10,000 - up	.70%	.70%

All rates are subject to change without notice. These rates were effective 4-1-2026. 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.	3.90% to 15.15%
Used Auto & Light Trucks	1-84 Mo.	3.90% to 17.99%
Older Used Auto (Model Years 2005-2013)	1-36 Mo.	6.80% to 17.99%
New & Used Boats	1-72 Mo.	9.30% to 17.99%
New & Used RV's	1-84 Mo.	5.85% to 17.99%
New RV's (over \$50,000)	73-120 Mo.	6.85% to 17.99%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	6.80% 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.	2.25% to 4.25%
Personal Line of Credit	1-36 Mo.	7.75% to 16.75%
Credit Builder Loans	12 or 18 Mo.	4.25%
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 4-1-2026. 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.