



ITEMS OF INTEREST




FINANCE OR REFINANCE.

We'll Provide the Gas and GAP!

If you've been waiting to finance or refinance a vehicle, it's time to make your move. In addition to our highly competitive interest rates, ATFCU is now offering two valuable incentives:

- ❖ **\$250 for Gas**
- ❖ **Free Gap Plus protection for your 4-wheeled investment**

GAP stands for Guaranteed Asset Protection – coverage that protects you if your vehicle is stolen or totaled in an accident before the loan is paid off. GAP helps fill the difference between what your primary insurance will pay and the balance you still owe on the loan. **GAP Plus** also includes deductible assistance. This coverage applies when your vehicle is damaged in a wreck but not totaled. If repairs cost more than your deductible, **GAP Plus** pays your deductible, up to \$1,000 in a 12-month period. It's a fantastic product and it's free during this promotion!

HERE ARE THE SPECIFICS TO KEEP IN MIND:

- *The offer applies to new loans originated at Abilene Teachers FCU and to refinanced loans from an external lender. Current ATFCU auto loans are not eligible for refinancing.*
- *This is a limited time offer. Loans must be booked by July 31, 2026.*
- *Minimum loan amount is \$15,000.*
- *Vehicles older than 10 years are not eligible.*

Apply today in person, by phone, or online. For your convenience, the entire loan process, including signatures, can be completed electronically. As we have for 76 years, we finance all makes and models and work with all dealers in the region.

All loans are subject to credit union approval. Loan rate is determined by credit-worthiness and value of collateral. Other restrictions apply.

ATC-YY52962

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Savings Safari Swim Party at Adventure Cove! Savings Safari members, join us on August 11 and cool off from the summer heat. Enjoy prizes, food, drinks, and lots of clear, cold water! A series of three postcards will be mailed giving you all the details. Parents, please contact our Member Services Department if you haven't received an invitation or if you'd like to open a Savings Safari account for your child/children.

During the 2026 Annual Meeting on April 9, it was announced that **Terry Bull** and **Jay Lester** had been re-elected for 3-year Board terms. **Joy Wiggins** was elected for her first term. The nine-member volunteer Board is the governing body of the credit union and meets monthly to determine strategic direction for Abilene Teachers FCU.

Avoid the Line – Schedule an Appointment. Even during the lazy days of summer, there are occasions when you need to take quick action on a financial matter. Whether you need to discuss a loan, handle a credit card situation, or chat with Member Services, you can now skip the wait by booking ahead.

Access the appointment scheduling tool in any of these places:

1. **In the More section of the ATFCU app**
2. **In the Additional Services section of online banking**
3. **On the Tools and Advice menu of the ATFCU website**

Something for Your Teen to do This Summer – If you're a parent, grandparent or friend of a teen who will be a high school senior during the 2026-2027 academic year, please make him/her aware that ATFCU has a scholarship program for members graduating from high school.

Applicants will need to have membership established at the credit union, *in their own name*, on or before November 13, 2026.



Community Connections



Community Connections: High Fives, Real-Life Lessons, and Why I Love This Job

By Elizabeth Gray

As another school year wraps up, I've been looking back at everything we've done across the Big Country over the last ten months, and honestly? My heart is full! At Abilene Teachers FCU, service and education are at the core of who we are, but getting to live that out every day is an absolute blast.

In fact, some of our favorite moments this year started before the first school bell even rang! We had the privilege of joining local elementary schools for their High Five Fridays and Motivation Mondays. Our volunteers sacrificed their sleep, grabbed their coffee, and logged over 200 hours lining school entryways before work. There is nothing quite like jamming to some Kidz Bop, having dance-offs, giving words of encouragement, and exchanging enthusiastic high-fives with kids at 7:30 AM to make sure they start or end their week feeling like absolute rock stars.

Once the school bell rang, it was my turn to head into the classrooms and community spaces. When I looked at the numbers recently, I realized I've had the opportunity to speak to nearly 1,800 people over the last ten months! I've traveled all over the area this year teaching financial literacy. I kicked off the year talking budgeting and college costs with middle schoolers at Madison and Hawley and even packed an auditorium at Wylie East with 185 energetic second graders to talk about savings. But financial education isn't just for kids; I spent a lot of time teaching adult classes along the way, too. From hosting credit repair workshops with New Beginnings to navigating debt management with the Housing Authority and Habitat for Humanity, walking alongside adults as they build their financial confidence is incredibly rewarding.

Our love for local youth goes way deeper than just teaching them about dollars and cents. We also want to be there for them when life gets heavy. Throughout the year, ATFCU has partnered closely with the Abilene ISD Homeless Youth Ministry. It was a true team effort, with nearly 60 employees jumping in to cover two-hour shifts and handle whatever projects Darrin Cox, Homeless Youth Liaison, needed tackled. Together, we spent hours sorting and organizing clothes, filling backpacks with school supplies, and anything else needed so that vulnerable youth in our community have access to the basics we often take for granted.

Whether we're high-fiving a student in the morning drop-off line, guiding a high school senior through a stressful reality fair budget simulation, or sorting student resources, I am so grateful to this community for inviting me to do this work. Here's to a wonderful summer, and I can't wait to do it all over again next year!



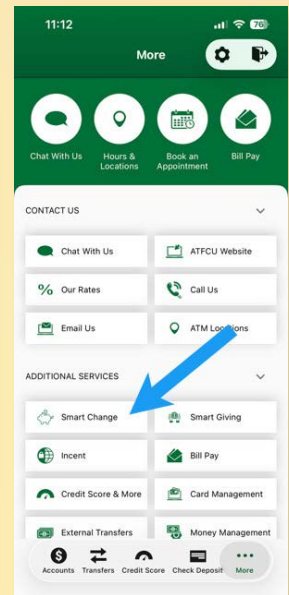
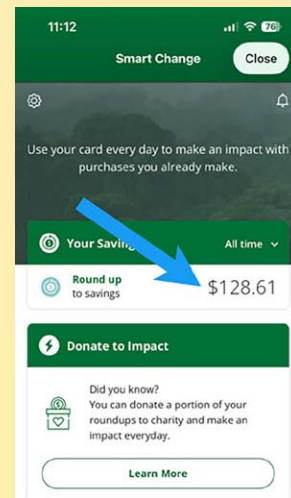
SAVE WITHOUT THINKING ABOUT SAVING

*Small actions, made consistently over time, can result in big changes. Now you can save for your dreams and support causes you care about with everyday purchases. The **Smart Change** tool in digital banking rounds up your debit card purchases to the nearest dollar and deposits the change in your savings account.*

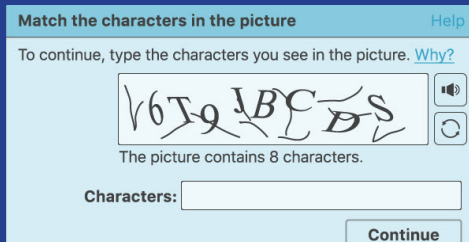
Save Automatically – grow your savings without even thinking about it. Round ups are a simple way to build your emergency fund, plan for big goals, or cushion your everyday budget. It's painless!

Give with Purpose – you can choose to send your spare change to a nonprofit you care about.

Some of Both – you choose how your change is allocated and determine limits if you desire.



Recognize This? Don't Trust It Anymore.



The image shown here is called a CAPTCHA and was originally designed to keep bots and cybercriminals from scouring around a company's website. CAPTCHAs come in several varieties, often asking the viewer to check all the squares that contain a traffic sign or a bicycle or some such thing. Over the years, a site that used a CAPTCHA was assumed to be more secure than average. These annoying puzzles assured the user that they were dealing with a legitimate organization.

Now, hackers and criminals are using CAPTCHAs as decoys to direct potential victims to fraudulent websites. They know that using this trusted feature increases their chances of stealing your money or your identity. Therefore, you can no longer assume a website is safe just because it uses a CAPTCHA. To protect yourself, always verify the website's URL, treat emails from an unexpected source with great caution and never click on a link in such a message.

After you enroll, each time you make a purchase your transaction is rounded up to the nearest dollar amount. The spare change? It goes straight into your savings account. Built in controls prevent roundups from causing an overdraft in your checking account. **Smart Change** - it's automatic, it's flexible and it's built to help you save one purchase at a time.

Visit the Smart Change page on our website and you'll find a great video that explains the program and will walk you through the enrollment process. Enroll now and start saving right away!

HOLIDAY CLOSINGS

Saturday, July 4
Independence Day

Monday, September 7
Labor Day





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 7-1-2026. 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.	3.95% to 18.00%
Used Auto & Light Trucks	1-84 Mo.	3.95% to 18.00%
Older Used Auto (Model Years 2007-2015)	1-36 Mo.	6.65% to 18.00%
New & Used Boats	1-72 Mo.	9.30% to 17.99%
New & Used RV's	1-84 Mo.	7.10% to 17.99%
New RV's (over \$50,000)	73-120 Mo.	8.10% 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 7-1-2026. 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.