



NUMBERS OF INTEREST

[abileneteachersfcu.org](http://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](mailto: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 66 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      | .05%  | .05%  |
|                                       | 101 - 1,000     | .10%  | .10%  |
|                                       | 1,001 - up      | .25%  | .25%  |
| Share Draft/ Checking                 | \$1,000 - 1,999 | .05%  | .05%  |
|                                       | 2,000 - 9,999   | .10%  | .10%  |
|                                       | 10,000 - up     | .25%  | .25%  |
| Individual Retirement Account         | \$100 - up      | .60%  | .60%  |
| Share Certificates - \$500 - \$99,999 | 3 Mo.           | .40%  | .40%  |
|                                       | 6 Mo.           | .50%  | .50%  |
|                                       | 12 Mo.          | .60%  | .60%  |
|                                       | 18 Mo.          | .60%  | .60%  |
|                                       | 24 Mo.          | .70%  | .70%  |
| Jumbo Certificates - \$100,000 & Up   | 3 Mo.           | .60%  | .60%  |
|                                       | 6 Mo.           | .70%  | .70%  |
|                                       | 12 Mo.          | .80%  | .80%  |
|                                       | 18 Mo.          | .80%  | .80%  |
|                                       | 24 Mo.          | .90%  | .90%  |

All rates are subject to change. These rates were effective 4-1-2018.  
\*\*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                     |
|--|---------------|---------------------------|
| <b>New Auto &amp; Light Trucks</b>                     | 1-72 Mo.      | 1.75% to 13%              |
| <b>Used Auto &amp; Light Trucks</b>                    | 1-66 Mo.      | 1.75% to 13%              |
| <b>New Boats &amp; RVs</b>                             | 1-72 Mo.      | 2.70% to 13.75%           |
| <b>New RV's (over \$50,000)</b>                        | 73-120 Mo.    | 3.20% to 15.75%           |
| <b>Used Boats and RVs</b>                              | 1-66 Mo.      | 2.70% to 13.75%           |
| <b>Motorcycle, ATV, Watercraft, Trailer - new only</b> | 1-60 Mo.      | 4.45% to 15.50%           |
| <b>Computer, Appliance, Furniture, Antique Auto</b>    | 1-36 Mo.      | 5.75% to 16.75%           |
| <b>Signature/Personal Loan</b>                         | 1-36 Mo.      | 7.75% to 17.0%            |
| <b>Share Secured</b>                                   | 1-72 Mo.      | 1.5% to 4%                |
| <b>Personal Line of Credit</b>                         | 1-36 Mo.      | 7.75%                     |
| <b>MasterCard or Visa Credit Cards</b>                 |               | 9.90%                     |
| <b>Home Equity</b>                                     | 10 to 20 Yrs. | 5.00% to 7.00%            |
| <b>Home Improvement</b>                                | 10 to 20 Yrs. | 5.25% to 7.25%            |
| <b>First Mortgage Loans</b>                            | 10 to 30 Yrs. | 4.406% to 4.914%* (fixed) |

All rates are annual percentage rates (APR).  
All rates are subject to change. These rates were effective 4-1-2018.  
Loan rates dependent upon credit score and value of collateral  
Lowest rates shown reflect multiple discounts. See our website or contact your Loan Officer for details.  
\*Competitive first mortgage rates can be browsed on our website. Look for the Mortgage Loan option on the Loans menu.

# ITEMS OF INTEREST

## Ten Years on Tenth

The ATFCU branch at 1181 E.N. 10th Street celebrates its 10th anniversary in 2018. While this may be a small branch, it is mighty! A full crew is available to serve varied member needs. Lobby remodeling was completed in 2016, resulting in adequate space for two loan officers, two member service representatives, a branch manager, and six tellers to take care of business.

Branch manager Sue Jones and teller supervisor Celina Lara have worked at the branch since it opened. They recalled recently that an ice storm arrived just prior to the grand opening in January 2008 and they wore coats and gloves in the lobby during the chilly festivities.

The Eastside branch is located right next door to a veterinary clinic and the two buildings have similar architectural styles. Dogs visit occasionally when new vet clients get the buildings confused. We trust that it's quieter in our place!

Abilene is currently experiencing significant growth on the east side of the city. New residential areas are being developed along with increased shopping, dining, and entertainment venues. McGavock Nissan will soon relocate there, becoming the first new car dealership in the quadrant.

Not unlike a scavenger hunt, finding our 10th Street Branch can be a challenge. We know once you've visited this branch you'll be coming back often to experience the more relaxed, less-rushed environment and the 100 combined years of banking and financial expertise our 10th Street staff (pictured below) provide. If you're a new member or a seasoned ATFCU account holder, we invite you to give 10th Street a try. We know you'll like what you find.



(Left to right) **Gabriela LaBrenz**, Assistant Teller Supervisor; **Brandi Cisneros**, Member Services; **Sue Jones**, Branch Manager; **Nita O'Bar**, Loan Officer; **Celina Lara**, Teller Supervisor; **Koda Bradford**, Teller; **Valerie Martin**, Teller; **Nicki Rocha**, Teller; **Shawna Sullivan**, Member Services; **Jaqui Vasquez**, Assistant Teller Supervisor; **Michelle Hollis**, Senior Loan Officer



# APRIL 17 IS DEADLINE FOR SCHOLARSHIP APPLICATIONS

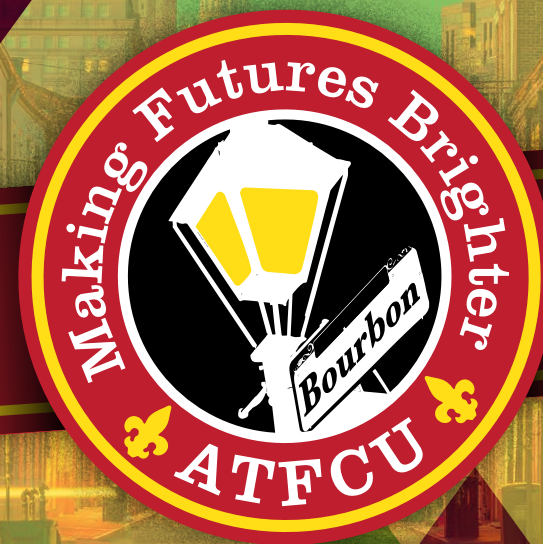
The Abilene Teachers FCU scholarship program recognizes outstanding young members who are graduating from high school this spring. At least twelve recipients will receive \$1,000 awards to assist with their freshman year of college.

## Here are the guidelines for interested applicants:

- Applicant has an account at ATFCU in his/her name. It is not sufficient to be listed as a joint owner on a parent's account.
- Applicant is in good standing at the credit union and a member of record as of December 8, 2017.
- Applicant has been accepted as a full-time student for the Fall 2018 semester at an accredited college, university or technical college in the United States.
- Applicant is not related to an Abilene Teachers FCU employee, Board member or Supervisory Committee member.

Applications are judged based upon academic achievement, extra-curricular activities, employment history and evidence of financial responsibility. References and an essay are required.

To access the application electronically, please navigate to the ABOUT section of the ATFCU website and click on the NEWS AND EVENTS menu option. Applications are also available at all branch locations and can be mailed.



# LET THE GOOD TIMES ROLL AT THE ATFCU ANNUAL MEETING

Make plans to join your fellow credit union member/owners at our 68th Annual Meeting on Thursday, April 12, 2018. We'll begin at 7 p.m. that evening at the Abilene Civic Center. Board Chair Karen Turner and President/CEO James Boyd will announce highlights from the 2017 Annual Report and discuss plans for 2018 and beyond. Board election results will be revealed by Eide Bailey LLC, our official vote tabulator.

Entertainment prior to the meeting will be provided by the Wylie ISD Jazz Band under the direction of David McKnight. Dessert will be served along with tea and coffee. As always, there will be plenty of door prizes.\* Members of all ages are welcome so children are definitely invited. Stripe the Tiger will be on hand and kids' door prizes\* are planned.

Doors will open at 6:20 p.m. There is no charge for this event and we anticipate dismissing prior to 8:00 p.m. Please contact us if you would like additional information.

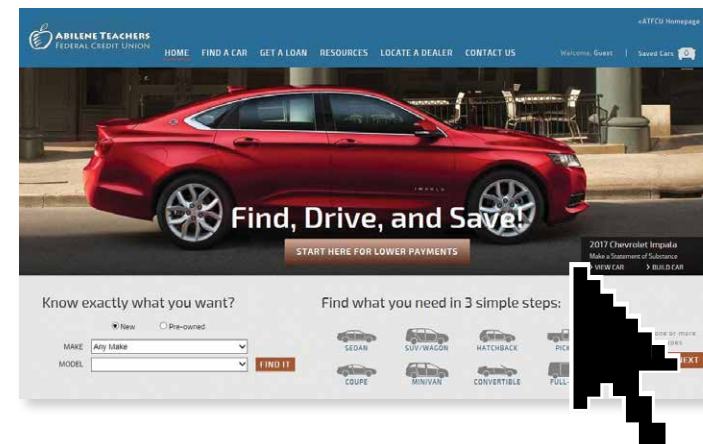
*\*It is necessary to be a primary member of ATFCU in order to be eligible for door prizes.*

## AutoStart is Auto Smart!

The credit union has introduced a new online service to assist members who are getting ready to make a vehicle purchase. The AutoStart Vehicle Resource Center is a one-stop hub for researching new and used autos and light trucks. Instead of jumping between multiple manufacturer and dealer sites, members are able to complete all their research and advance shopping in a single location.

### USING THE RESOURCE CENTER, MEMBERS CAN:

- explore models and trim levels
- learn about model recalls
- search dealer inventory
  - see recent prices paid in the region
  - calculate payments
- view NADA valuations
- build a virtual car to their specifications.



There is also a 'garage' where interesting vehicles can be saved for further study.

When the perfect one is found, it's convenient to complete the loan application right on the site.

AutoStart is found within the LOANS section of the ATFCU website. It is currently being featured on the homepage as well.

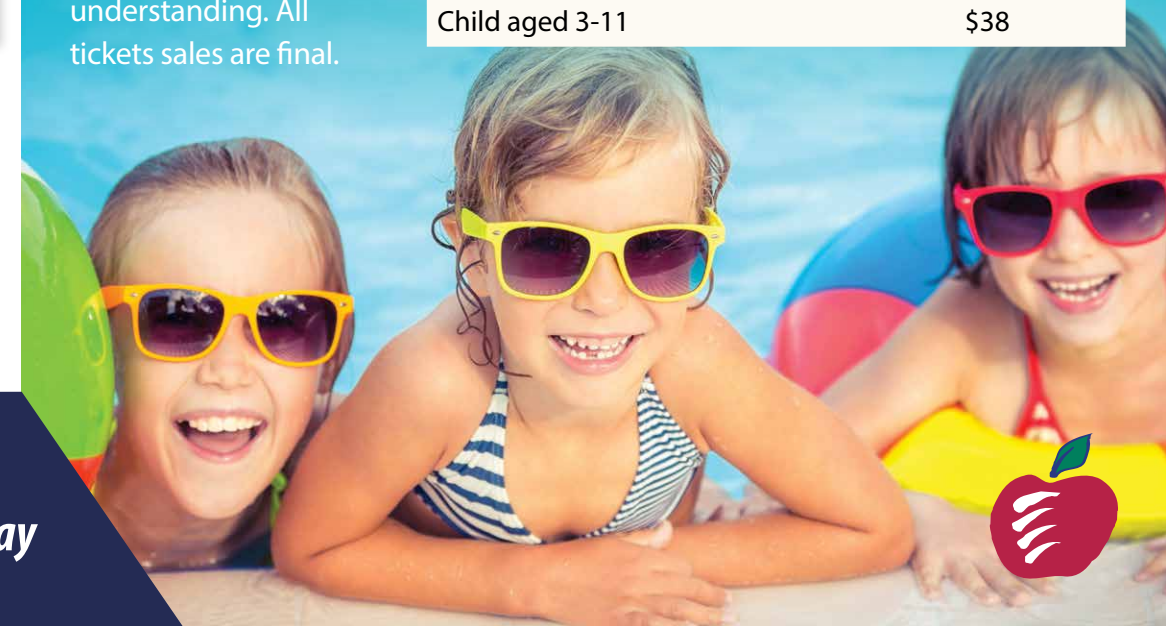
Everyone's heard the saying that 'Knowledge is Power'. That couldn't be more true than in the vehicle purchasing process. Getting the facts before you shop puts the power in your hands and will ultimately lead to better decisions. Let your fingers do the driving to AutoStart today!

## Fun in the Sun

Summer will be here before we know it! ATFCU is pleased to offer discount tickets to regional attractions. These tickets cover park admission only. If you're interested in premium features such as Fast Passes, parking, and/or meals we encourage you to purchase tickets from the website of the park you are planning to visit.

Variations in postal service mean that we can't guarantee arrival date. Therefore, we do not mail tickets. Thank you for your understanding. All tickets sales are final.

| ATTRACTION                           | ATFCU PRICE |
|--------------------------------------|-------------|
| <b>SIX FLAGS (Arlington)</b>         |             |
| One Day - All ages                   | \$54        |
| Season Pass                          | \$86        |
| <b>HURRICANE HARBOR (Arlington)</b>  |             |
| One day - All ages                   | \$34        |
| <b>FIESTA TEXAS</b>                  |             |
| All tickets                          | \$48        |
| <b>SCHLITTERBAHN (New Braunfels)</b> |             |
| Adult                                | \$48        |
| Child aged 3-11                      | \$38        |



**HOLIDAY CLOSINGS** Monday, May 28 – Memorial Day  
Wednesday, July 4 – Independence Day

