



**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 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**
<b>Share Accounts/Savings</b>	\$25 - 100	.05%	.05%
	101 - 1,000	.10%	.10%
	1,001 - up	.25%	.25%
<b>Share Draft/ Checking</b>	\$1,000 - 1,999	.05%	.05%
	2,000 - 9,999	.10%	.10%
	10,000 - up	.25%	.25%
<b>Individual Retirement Account</b>	\$100 - up	1.00%	1.00%
<b>Share Certificates - \$500 - \$99,999</b>	3 Mo.	.65%	.65%
	6 Mo.	1.00%	1.00%
	12 Mo.	1.25%	1.25%
	18 Mo.	1.50%	1.50%
	24 Mo.	1.95%	1.95%
<b>Jumbo Certificates - \$100,000 &amp; Up</b>	3 Mo.	.85%	.85%
	6 Mo.	1.20%	1.20%
	12 Mo.	1.45%	1.45%
	18 Mo.	1.70%	1.70%
	24 Mo.	2.15%	2.15%

All rates are subject to change. These rates were effective 1-1-2019.  
\*\*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.

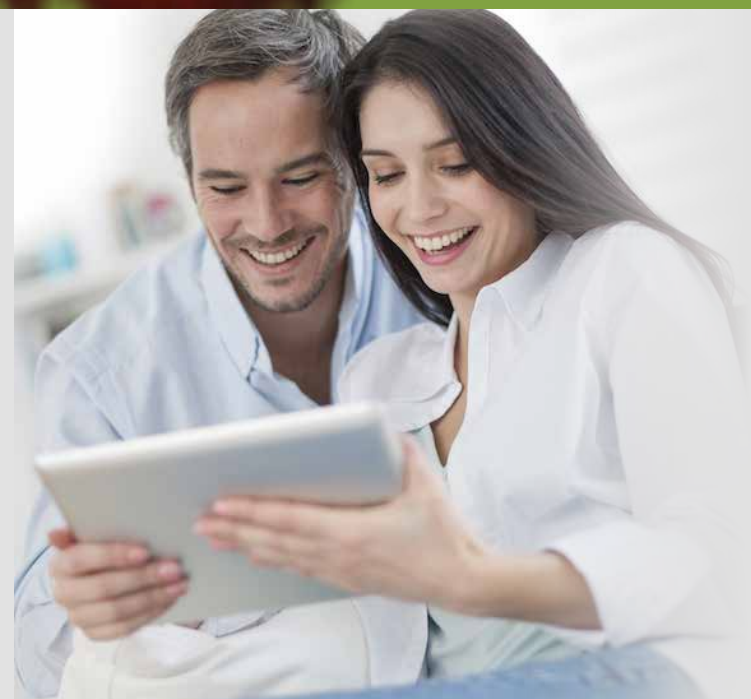
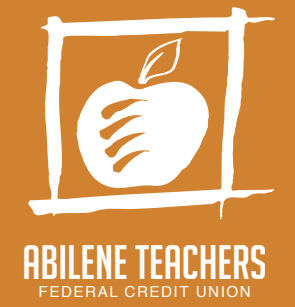
**LOAN RATES**

TYPE OF LOAN	TERM	RATES
<b>New Auto &amp; Light Trucks</b>	1-72 Mo.	2.25% to 13.50%
<b>Used Auto &amp; Light Trucks</b>	1-66 Mo.	2.25% to 13.50%
<b>New Boats &amp; RVs</b>	1-72 Mo.	3.20% to 14.25%
<b>New RV's (over \$50,000)</b>	73-120 Mo.	3.70% to 16.25%
<b>Used Boats and RVs</b>	1-66 Mo.	3.20% to 14.25%
<b>Motorcycle, ATV, Watercraft, Trailer - new only</b>	1-60 Mo.	4.95% to 16.00%
<b>Computer, Appliance, Furniture, Antique Auto</b>	1-36 Mo.	6.25% to 17.25%
<b>Signature/Personal Loan</b>	1-36 Mo.	8.00% to 17.25%
<b>Share Secured</b>	1-72 Mo.	2.0% to 4.0%
<b>Personal Line of Credit</b>	1-36 Mo.	7.75% to 16.75%
<b>Credit Builder Loans</b>	12 or 18 Mo.	3.5% to 4.0%
<b>MasterCard or Visa Credit Cards</b>		9.90%
<b>Home Equity</b>	10 to 20 Yrs.	5.50% to 7.50%
<b>Home Improvement</b>	10 to 20 Yrs.	5.75% to 7.75%
<b>First Mortgage Loans</b>	15 to 30 Yrs.	4.803% to 6.459% (fixed)

All rates are annual percentage rates (APR).  
All rates are subject to change. These rates were effective 1-1-2019.  
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**



**RESOLVED!  
SAVE MORE  
IN 2019**

**EVERY LIST OF POPULAR NEW YEAR'S RESOLUTIONS CONTAINS A COUPLE RELATED TO FINANCIAL WELL-BEING. IF YOU'VE RESOLVED TO SAVE MORE OR TO GET ORGANIZED IN 2019, ATFCU CAN PROVIDE THE TOOLS YOU NEED TO TURN THE RESOLUTION INTO REALITY.**

Basic financial management is featured in our Money Talks video series. A series of short, painless, interactive videos explain money management, saving for the unexpected, major financial decisions and planning for the future. Explore at your own pace and learn in bite sized pieces. The link to Money Talks is found in the upper right corner of our homepage, [abileneteachersfcu.org](http://abileneteachersfcu.org).

Perhaps you've decided to be more intentional about protecting yourself online. Data breaches are announced regularly and criminals remain determined to steal your money and your identity. Our Fraud Alerts feature is exactly what you need. Click the padlock icon on the homepage to be linked to a

comprehensive security resource. For the most updated threats, you can enroll there for a weekly email newsletter.

MX Money Management is a complete budget platform available within both online and mobile banking. Set goals, track your spending, receive alerts and see all your financial relationships (even those at other financial institutions) in a single place. The MX system will learn how to automatically categorize your frequent transactions. We think it's the best personal financial tracker available today. You'll find MX Money on the landing page of online banking and in the More section of our apps.

Many people like the physical nature of working out a budget with pencil and paper. Writing sometimes forms a stronger mind/body connection than typing. If that sounds like you, you can find a thorough budget template (suitable for printing) on the Build a Budget page in our online Resource Center. The Resource Center link is located in the bottom quarter of our homepage.

Since we're discussing saving more in 2019, you'll be pleased with the pricing. Zero, nada, not a single penny. Just one of the benefits of membership at ATFCU!



# ITEMS OF INTEREST

Enclosed with this mailing is a page listing candidates for the ATFCU Board of Directors. The Board is made up of 9 volunteers who serve 3-year terms. Ballots will be mailed to you later this spring and election results will be announced at the Annual Meeting on April 11, 2019.

Have a loan with ATFCU? Tired of remembering the due date and getting the payment in on time? We have a new solution. Check the **More** page in our mobile app. Click on the 'Pay Your ATFCU Loan' option. Then follow the prompts to set up a credit card payment or a payment from another financial institution. You can make a one-time payment or set up a payment schedule.

**Claim It Texas** is the unclaimed property department of the Texas Comptroller's office. Money from forgotten bank account, outdated insurance policies, security deposits and utility refunds ends up here. Think some of it might be yours? Visit [ClaimItTexas.org](http://ClaimItTexas.org) to start your search. Good to know – there is no statute of limitations for unclaimed property. Reported funds remain indefinitely until returned to their owner.

Even though the calendar has turned, it's not too late to make your IRA donation for 2018. You have until April 15, 2019 to make that transaction. The maximum contribution allowed for the 2018 tax year is \$5,500. In 2019 that amount will be increased to \$6,000.

Needing to check your monthly statement when you're on the go? It's now available in the 5-star rated ATFCU mobile app. Find it in the **More** section.

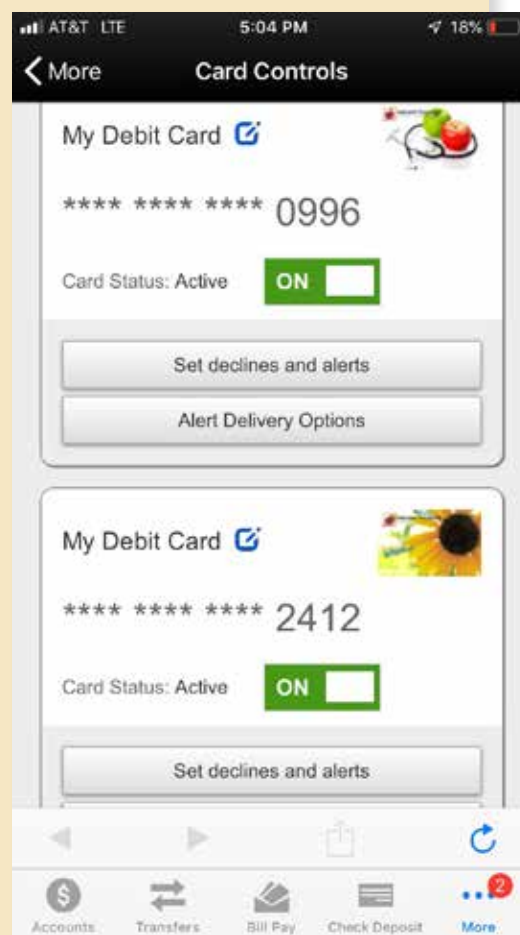
## Debit Card Control Just Got Easier!

Here's a New Year's gift we know you'll enjoy! The latest feature in mobile banking allows you to easily turn your debit card on and off. Yes, you read that correctly - from within your existing app. **There is no need to remember a separate password!** In addition to the on-off control, you can set alerts, dollar limits, geographic limits and merchant types.

Previously, we offered a separate app named MobiMoney for card control. It had all the bells and whistles described above but required a different password than the mobile banking app. MobiMoney will be deactivated around mid-February. We don't think you'll miss it.

One important thing to keep in mind is that you must be digitally connected to use the card controls. If you should lose your phone or the battery dies when your card is turned off, you will need to arrange an alternate method of payment until you get recharged or give us a call. If you have access to a desktop or laptop, login to online banking then click the Additional Services heading. You can reset controls there.

For more detailed information, please contact our Cards Department at 677-2274.



ABILENETEACHERSFCU.ORG.

## Scholarship Season Begins February 1<sup>st</sup>

The Abilene Teachers FCU scholarship program recognizes outstanding young members who are graduating from high school this spring. 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 14, 2018.**
- **Applicant will be a full-time student for the Fall 2019 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, activities, employment history and evidence of financial responsibility. References and an essay are requested.

To access the application electronically, please navigate to the About section of the ATFCU website and click on the News and Events menu option. The application site will go live on February 1. The application deadline is April 1.



## TURBOTAX – At Your Convenience

The #1 best-selling tax software in the country is available online for ATFCU members. No need to buy the boxed set – it's already here. Get your return started by February 14 and you'll automatically be entered into the TurboTax® \$25,000 PaydaySweepstakes.<sup>1</sup>

- **Turbo Tax guarantees you'll get your biggest possible refund.**
- **Nothing gets missed with TurboTax SmartCheck™. The program reviews every detail, walks you through final changes and gives you the green light to file.**
- **TurboTax experts and contributors are online 24/7 to provide answers to your questions.**
- **ATFCU members filing simple returns can use the Federal Free Edition and prepare, print and e-file FREE of charge.**

Members with more complicated returns will find various pricing options depending upon the detail required. You won't be charged until you're completely satisfied with your return. Expert tax advice is available to those filing Premier, Deluxe and Business returns.

To access the TurboTax site, log into online banking and click the 'My Turbo Tax' heading. If you're using your smart phone, access the program by navigating to [abileneteachersfcu.org](http://abileneteachersfcu.org) and logging in there. TurboTax is ready when you are.

<sup>1</sup> For complete sweepstakes rules, including odds of winning, alternate method of entry and prize descriptions, please visit the My TurboTax section of our online banking platform.



## HOLIDAY CLOSINGS

Tuesday, January 1 – New Year's Day

Monday, January 21 – Martin Luther King, Jr. Day

Monday, February 18 – President's Day

