



ABILENE TEACHERS
FEDERAL CREDIT UNION

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.	.65%	.65%
	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 6-1-2018.

**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
New Auto & Light Trucks	1-72 Mo.	1.75% to 13%
Used Auto & Light Trucks	1-66 Mo.	1.75% to 13%
New Boats & RVs	1-72 Mo.	2.70% to 13.75%
New RV's (over \$50,000)	73-120 Mo.	3.20% to 15.75%
Used Boats and RVs	1-66 Mo.	2.70% to 13.75%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	4.45% to 15.50%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	5.75% to 16.75%
Signature/Personal Loan	1-36 Mo.	7.75% to 17.0%
Share Secured	1-72 Mo.	1.5% to 4%
Personal Line of Credit	1-36 Mo.	7.75%
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.	5.25% to 7.25%
Home Improvement	10 to 20 Yrs.	5.50% to 7.50%
First Mortgage Loans	10 to 30 Yrs.	4.780% to 5.041%* (fixed)

All rates are annual percentage rates (APR).

All rates are subject to change. These rates were effective 6-1-2018.

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

Credit Builder Loans Now Available

Building or repairing credit can sometime seem like an endless circle. How can you establish credit and build your credit history if you can't get approved for anything? Abilene Teachers FCU is now offering credit builder loans to help break that loop.

Like the name implies, a credit builder loan is one that exists to help you build your credit. While they do not require good credit for approval, applicants will need adequate income to make regular, on-time payments.

The money that you borrow is deposited into your ATFCU savings account but you will not have access to it until the loan is paid in full. Don't worry about mistakenly spending it - we have controls in place. You get the loan, make payments over the agreed-upon term, and when the loan is paid off you get the money back plus the interest it earned during the loan period.

The credit union reports monthly to the three major credit bureaus. If you make on-time payments for the life of the loan, a positive report will be sent each month of the loan term. Assuming that you're keeping other areas of your financial life under control, positive reports will increase your credit score. Of course, the opposite is true as well - if you fail to make payments, your credit score will decline even more. As with any loan, it is important to make on time payments.

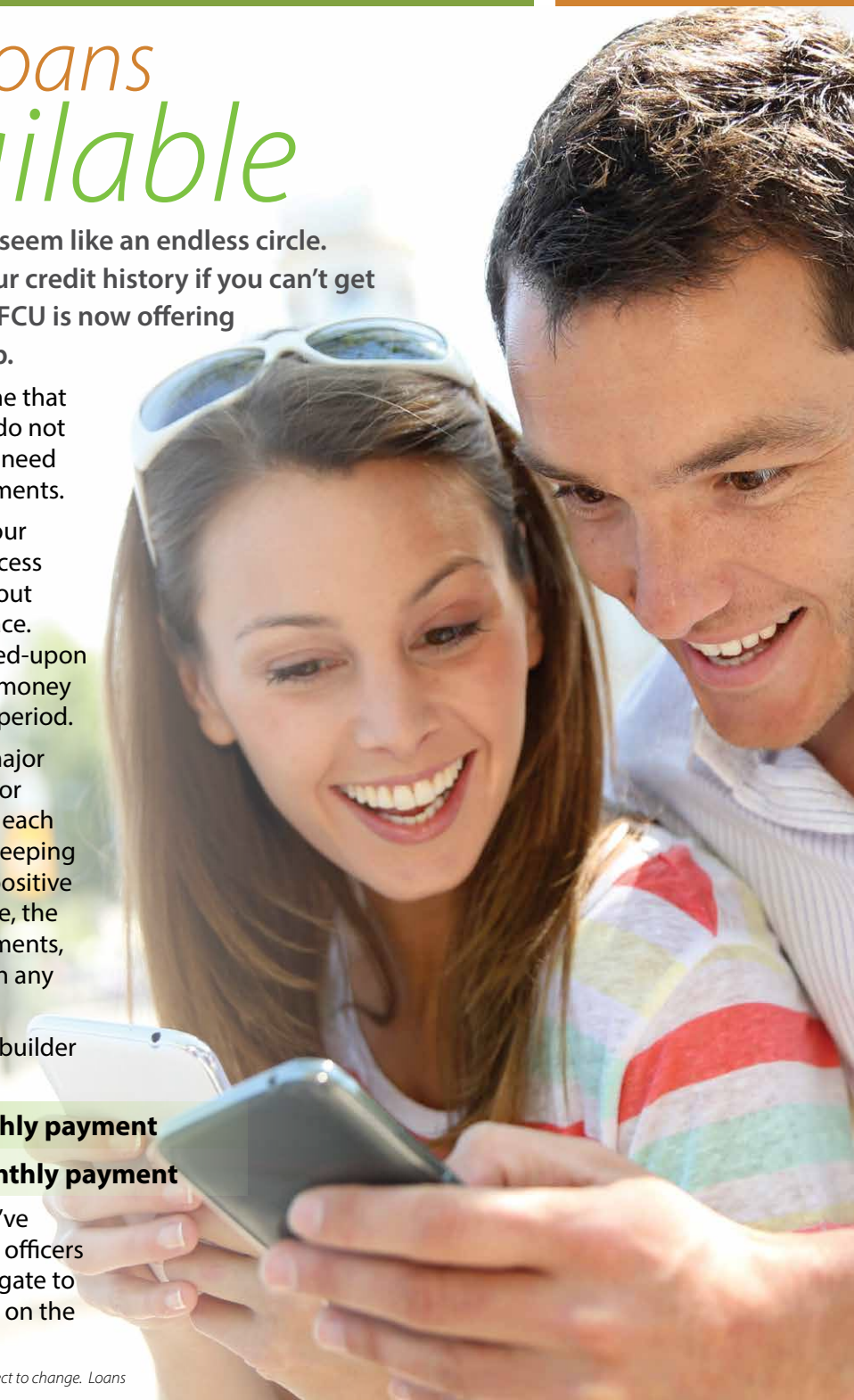
The credit union is currently offering two credit builder loan options:

\$500 for 12 months @4% APR* = \$43 monthly payment

\$1,000 for 18 months @ 4% APR* = \$58 monthly payment

If a credit builder loan sounds like just what you've been looking for, talk to one of our friendly loan officers today. Ready to apply? For the online app, navigate to the Personal Loans section of our website. Click on the **Apply Now** button and follow the prompts.

*APR = Annual Percentage Rates. These rates effective June 1, 2018. Rates are subject to change. Loans subject to credit union approval. Interest rate discounts may be available.



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):

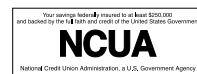
atfcu@abileneteachersfcu.org

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.

ITEMS OF INTEREST



Branch Manager Debbie Naron will celebrate 30 years at ATFCU on Wednesday, July 18. Please drop by 2801 N. 6th Street on that day to laugh, enjoy refreshments, and pass along your good wishes. *Thank you, Debbie, for a job extraordinarily well done!*

Shredding Day is scheduled for July 26th, from 9 a.m. until 1 p.m. at the N. 6th Street branch. Gather up your outdated, sensitive financial paperwork and watch it be securely destroyed by Shredding Services of Texas.



The Supervisory Committee of Abilene Teachers FCU is a five person volunteer group that is responsible for monitoring and evaluating credit union activity on behalf of the membership.

From time to time, the Supervisory Committee sends account or transaction verifications to members. If you receive one of these forms, we appreciate your cooperation in returning it as requested. Member input is greatly valued in our efforts to offer the highest quality of service.

At the ATFCU Annual Meeting on April 12th, **Royce Curtis** and **S. Robyn Hamilton** were reelected to a 3 year term on the Board of Directors. **Ronnie Kincaid** was elected to a 3 year term. The 9 member volunteer Board is the governing body of the credit union, and meets monthly to determine strategic direction for ATFCU.

MONEY TALKS (and it can say a lot!)

Abilene Teachers Federal Credit Union is pleased to introduce Money Talks financial education to our members. This video series provides tools that will equip you to exert more control over your monetary life. Knowledge truly is power.

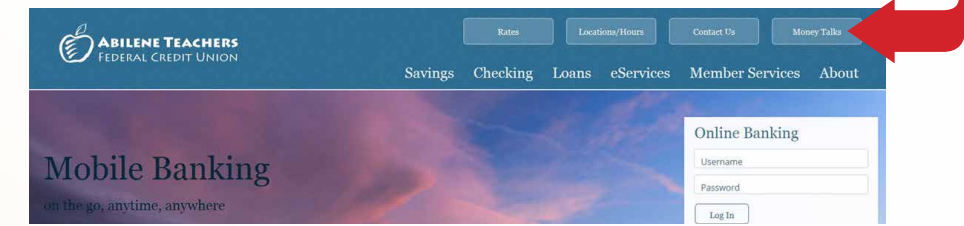


You and your family members can rapidly learn the fundamentals and be in charge of your finances, rather than them being in charge of you.

The best news – it's not boring! Each lesson is a short 5 minute video that delivers information in an interactive, non-judgmental format. There are games to play and examples that can be customized to your own situation. The skills you learn can make both an immediate and long-term impact.

You'll learn how to grow your savings, manage loans, and improve your credit score. Also included are useful tools for budgeting and investing. Money Talks is free to ATFCU members and non-members. Some modules are basic; some more complex. Choose the ones that interest you and get started.

There is a link to Money Talks on the front page of our website in the upper right hand corner. (Please see the accompanying graphic.) You'll find four playlists to choose from:



- **Getting Started – Mastering the Basics of Money Management**
- **Take it to the Next Level – The Unexpected Happens. Be Ready**
- **Major Financial Decisions – What you Need to Know at Decision Time**
- **Financing Your Future – Plan Ahead for the Next Stage of Life**

Each playlist contains 6 to 7 individual modules explaining the main topic. For those wishing to save their progress, there is a registration screen allowing you to set up an account. However, registration is not necessary to view the modules. Simply close the registration screen when it appears if you are not interested.

Many ATFCU staff members completed the playlists in recent months. Here's a quote from one that could help a lot of people –

On Money Talks I learned that you can get a free credit report from the website that was provided and I decided to do it this weekend. On Saturday I decided to give it a try and learned that someone opened a credit card under my name and owed money on it which dropped my credit score significantly. It really was scary to find out that someone had used my information for getting a credit card I would have had no knowledge about if I had not done the Money Talks modules. I got it taken care of now and filed a report for an investigation.

One of the basic goals of Abilene Teachers FCU is to help our members improve their financial health. Money Talks is a great way to get started, at your convenience, on your terms!

Fun in the Sun

It's vacation time! 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
SIX FLAGS (Arlington)	
One Day - All ages	\$54
Season Pass	\$86
HURRICANE HARBOR (Arlington)	
One day – All ages	\$34
FIESTA TEXAS	
All tickets	\$48
SCHLITTERBAHN (New Braunfels)	
Adult	\$48
Child aged 3-11	\$38



HOLIDAY CLOSINGS *Wednesday, July 4th – Independence Day*
Monday, September 3rd – Labor Day

