



ABILENE TEACHERS
FEDERAL CREDIT UNION

ITEMS OF INTEREST

FROSTY DAYS = SKIP A PAY!

Just about everyone can use some extra cash during the holiday season. Our popular Skip-A-Pay program is here to help! Members in good standing can elect to skip one or two loan payments during November, December, and January. A \$10 fee will be collected for each skipped payment. All fees are donated to The Boys and Girls Club of Abilene for their outreach to Abilene's children and youth.

There are several ways to enter skip requests. On your mobile device, tap the 'More' icon to get started. If you're using a desktop or laptop, log in and you'll find the Skip-A-Pay section on the online banking landing page. The tried and true methods are also available - please give us a call or drop by a branch to get the process underway.

Santa has timing requirements. So do we! If your loan payment is being made automatically from an outside financial institution OR from another account at ATFCU, please contact us at least 5 business days in advance of your payment date so that the proper loan modifications can be completed. This condition applies to requests whether they are made manually or electronically.

Since Skip-A-Payment began in 2003, Abilene Teachers FCU members have donated \$1.8 million to the Boys and Girls Club. This amazing total has provided club expansion and enriched programming. Their board and staff are sincerely appreciative of your participation.

Skip payments are subject to ATFCU approval and are not available for real estate, home equity, home improvement, overdraft, line of credit or credit card loans. New loans that have not had at least one full monthly payment are ineligible. Full insurance coverage must be in effect for vehicle loans.

Other restrictions may apply. Members who have already had two payment extensions in the past twelve months may not be eligible. Payment skips or extensions will affect interest accrual, final payoff date, GAP settlements and equity in collateral.



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 10-1-2018.

**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.	2.00% to 13.25%
Used Auto & Light Trucks	1-66 Mo.	2.00% to 13.25%
New Boats & RVs	1-72 Mo.	2.95% to 14.00%
New RV's (over \$50,000)	73-120 Mo.	3.45% to 16.00%
Used Boats and RVs	1-66 Mo.	2.95% to 14.00%
Motorcycle, ATV, Watercraft, Trailer - new only	1-60 Mo.	4.70% to 15.75%
Computer, Appliance, Furniture, Antique Auto	1-36 Mo.	6.00% to 17.00%
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% to 16.75%
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	15 to 30 Yrs.	4.657% to 5.293%* (fixed)

All rates are annual percentage rates (APR).

All rates are subject to change. These rates were effective 10-1-2018.

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.



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

Board Member Nominations – Members interested in submitting a candidate for the 2019 Board election should send their nomination to the attention of the Nominating Committee, P.O. Box 5071, Abilene, TX 79608.

Speaking of the Board - **Joe Alcorta, Jr.** was recently named superintendent of the Dalhart ISD and resigned his seat on the ATFCU Board. The Board named **Jay Lester** to fill the remaining portion of Mr. Alcorta's term. Mr. Lester was a candidate in the 2018 Board election.

If you use a debit card you should know this: Debit card transactions can clear at any time – immediately, nights, weekends, holidays, or even weeks later. It totally depends upon when the merchant sends the electronic file. For this reason, please do not depend on a night drop deposit to cover transactions that may have over-extended your checking account.

ATM security is a hot topic in Abilene. One of the best articles we've seen (it has pictures) is from a financial industry company named CardFellow. They are not an ATFCU partner but we appreciate their blog post. You can find it at <https://www.cardfellow.com/blog/identify-credit-card-skimmers/>

CONGRATULATIONS TO THE NEWEST ATFCU SCHOLARS!

Abilene Teachers FCU is pleased to recognize our 2018 class of scholars. These exceptional students graduated from high school in May and demonstrate the wide and varied backgrounds of ATFCU members. Each honoree received a \$1,000 award to assist them during their freshman year of college.



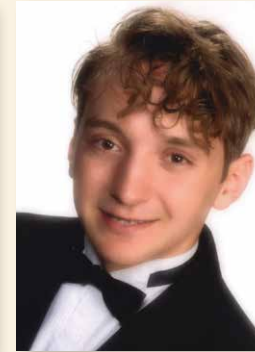
Sarah Blankenship
Abilene High
ACU



Mackenzie Cardenas
Abilene High
Texas Tech



Brady Cluck
Cooper High
Baylor



Baden Curry
Lubbock High
West Texas A&M



Elizabeth Dugan
Clyde High
Texas A&M



Hannah Flanagan
Wylie High
ACU



Joshua Kearney
Wylie High
Rice



Hannah McGuire
Cooper High
Hardin Simmons



Joey Martinez
Abilene High
UT Arlington



Robert Martinez
Abilene High
Texas Tech



Emily Nuncio
Abilene High
Hardin Simmons



Alexis Rau
Cooper High
Texas A&M @
Corpus Christi



Kosi Ughanze
Abilene High
Texas Tech



Bailey Wheeler
Jim Ned High
Texas Tech

Recipients, who are primary members of ATFCU, are selected based upon academic achievement, extracurricular activities, work experience, and evidence of financial responsibility. Applications for next year's scholarship program will be available early in the spring.

If you know a young person who is a good candidate, please encourage them to open their ATFCU membership prior to December 7, 2018.



AUTO-CHECK FOR THE EASIEST AUTO SHOPPING EVER

Shopping for a vehicle can be stressful. Are you getting a good price? Does the loan fit your budget? Do you need all the add-on features being offered? Will you be approved? **What if there were a way to make this easier?**

In fact, what if you could sit in the dealership's finance office and know you are approved for a loan and protected by Abilene Teachers FCU before the conversation even starts? How about before you talk to the salesperson? How about before you even drive to the dealer's lot? **Just sign me up, right?**

Well, that's now possible. ATFCU can pre-approve you for a loan and determine

the maximum loan amount. Then we'll hand you an Auto-Check. **When you find the vehicle you want, write the check and drive away.**

Auto-Check allows you to stay in control of the purchasing and financing process. Auto-Checks can be used at franchised dealerships within the state of Texas and are good for 60 days from the date of issue. ATFCU loan officers are available to describe the process and answer your questions. Our rates are competitive and we will be your advocate in the purchase process.

Getting in the driver's seat just got a whole lot easier. Check it out today!

HOLIDAY CLOSINGS

Columbus Day Monday, October 8
Veterans Day (observed) Monday, November 12
Thanksgiving Thursday, November 22
Christmas Day Tuesday, December 25
New Year's Day Tuesday, January 2