

Save on Holiday Spending in November & December!

A special gift for you this season - *interest rate savings!*
From November 1 - December 31, 2010 **ALL PURCHASES**
on your **CoAFCU MasterCard** are at a

Special **5.9% APR** * until **December 31, 2010.**

We are lowering your rate for a limited time -
through the July 2011 statement closing date.



We can't wait
for you to open
these savings!

**On all your holiday
Credit Card purchases.**

*APR=Annual Percentage Rate. All payments will apply to interest fees and promotional balances first. Cash advances and balance transfers are excluded from the promotional rate. Your APR will revert back to the standard purchase rate disclosed in your Credit Card agreement at the end of the promotional period. 12/31/2010



Skip-A-Loan

program benefiting



Big Brothers Big Sisters

FREE up some **CASH** for the holidays!

Make a donation to Big Brothers Big Sisters and **SKIP-a-Loan** PAYMENT*
in November or December, or BOTH!

Call us at (325)-691-2300 or (800)535-2157
or go online at www.CoAFCU.org!

You will be automatically entered into a drawing to win a
weekend getaway for 4 at the Great Wolf Lodge in Grapevine, Texas!
Additional local prizes drawn also!

FREE Big Country CHECKING

BIG COUNTRY CHECKING offers a complete array of payment tools including free checks, and a special CoAFCU Big Country rate on your credit card. With **BIG COUNTRY CHECKING** you get:

free 
 plus

- ★ **FREE** from monthly fees*
- ★ **FREE** VISA Debit Card
- ★ **FREE** Checks
- ★ **FREE** Online Banking at CoAFCU.org
- ★ **PLUS** no minimum balance to **EARN DIVIDENDS!**

- ★ **PLUS** *Overdraft Protection* that includes an Overdraft Line of Credit with a low 3% of balance monthly payment with a **.75% APR discount** off our regular low rate of 10.00% APR.
- ★ **PLUS** *Classic, Gold or Platinum Mastercard at a .25% APR discount* from our regular great low rates. With **BIG COUNTRY CHECKING** you'll get cash back on every purchase you make. With auto pay, we'll even chip in an additional **.25% APR discount**.
- ★ **PLUS** *Unlimited FREE ATM transactions* at over 27,000 CO-OP Network ATMs.
- ★ **PLUS** *There's no monthly fee with BIG COUNTRY CHECKING* if you use direct deposit, our Overdraft Line of Credit, MasterCard credit card and VISA debit card.

Now earn more
 on your Big Country
 Checking Account

Do you use our website?
 Go online today...

CoAFCU.org

Free Online Bill Pay
 No more monthly fee! 

Great **ONLINE** services
 available 24/7

- Banking with eStatements
- Bill Payment Services
- MasterCard Access
- Up-to-Date Loan Specials
 Loan & Savings Calculators
- Loans & Mortgages - Fast and
 easy applications
- **Membership Application**
- Insurance Quotes for Homes,
 Loans & Automobiles
- Brokerage Services
- Newsletter, Events & Holidays

Need up-to-date
WEATHER FORECASTS
 and credit union
 information? **CALL**

(325) 672-1312

Sponsored by Communities of
 Abilene Federal Credit Union
 and KTXS Television

OPEN YOUR BIG COUNTRY CHECKING TODAY!

Call, stop by a convenient branch or go online, **CoAFCU.org!**

My Plan

Customized by



We have the products you need to build
YOUR own Plan for financial security:

- Home Equity Loans
- Refinance Auto Loans
- Credit Card Balance Transfers
- Signature Consolidation Loans
- Savings Analysis
- Debt Consolidation
- Retirement Planning

Contact a Member Services Representative today!

If you can **drive it**, we can help you **buy it**
cheaper and **easier!**

Present your CoAFCU **Preferred Buyer's Club (PBC)** card (below) at a participating dealership and **APPLY AND CLOSE YOUR NEW OR USED VEHICLE LOAN ON THE SPOT!** You don't even have to leave the dealership to get our great-rate financing. The dealership's finance manager will take your application and process your CoAFCU vehicle loan all right there - on the spot!



Communities of Abilene Federal Credit Union

PREFERRED
Buyer's Club

- ★ Low, No-Haggle Pricing
- ★ .25%APR Discount on CoAFCU Rates
- ★ "On the Spot" CoAFCU Financing

PARTICIPATING DEALERSHIPS in Abilene, Texas:

- ★ Arrow Ford
- ★ Arrow Jeep/ Mitsubishi
- ★ Lawrence Hall Chevrolet/Cadillac
- ★ Lawrence Hall Pontiac/Buick/GMC
- ★ Lawrence Hall Lincoln/Mercury/Mazda
- ★ Lithia Honda of Abilene
- ★ Lithia Toyota of Abilene
- ★ Max's Kawasaki, Honda, Yamaha, Polaris
- ★ McGavock Nissan of Abilene
- ★ Star Dodge-Hyundai of Abilene
- ★ Sterling Volkswagon
- ★ Jerry's Campers

PARTICIPATING DEALERSHIPS in the Big Country (everywhere else):

- ★ Lawrence Hall Chevrolet/Buick/Pontiac/GMC
- ★ West Texas Ford
- ★ Blake Fulenwider Chrysler, Dodge, Jeep
- ★ Hanner Chevrolet, Pontiac, GMC Trucks
- ★ Hanner RV Center
- ★ Franklin's Big Country RV Outlet
- ★ Family RV Center
- ★ Stanley Ford/Mercury
- ★ Stanley Ford, Eastland
- ★ Fullen Motor Company, Eastland

ADDRESS FOR CORRESPONDENCE, DEPOSITS AND LOAN PAYMENTS

3661 N. 6th Street, Abilene, TX 79603-5644

E-MAIL: CU@CoAFCU.org

ONLINE: WWW.CoAFCU.org

MAIN TELEPHONE SWITCHBOARD

(325) 691-2300 or (800) 535-2157

Hours Monday - Friday 8:30am to 5:30pm

APPLY FOR A LOAN 24/7 (866) 292-7675

DELINQUENCY OFFICE (325) 691-2320

COMMUNITIES OF ABILENE FEDERAL CREDIT UNION DOWNTOWN BRANCH



3661 N. 6th Street, Abilene, TX 79603-5644
 (325) 673-0069 Fax

Lobby Hours

Monday - Friday 9:00am to 5:30pm
 Saturday: Closed

Drive-Thru Hours

Monday - Friday: 7:30am to 6:00pm
 Saturday: 8:30am to 1:00pm

DYESS AIR FORCE BASE BRANCH



341 Avenue C, Dyess AFB, TX 79607
 (325) 692-9571 Fax

Lobby & Drive-Thru Hours

Monday - Friday: 9:00am to 5:00pm
 Saturday: Closed

MAX TELEPHONE TELLER - 24 hours, 7 days

(325) 691-2301 or (800) 231-3328

LOST/STOLEN DEBIT OR CREDIT CARDS

Visa Debit Card (800) 754-4128
 MasterCard Credit Card (800) 442-4757

ABA/ROUTING AND TRANSIT NUMBER

311380859



CALENDAR OF EVENTS

October 9 - 11 Columbus Day
 Closed (Sat. - Mon.)

October 21 Int. Credit Union Day
 Thursday

November 11 Veterans Day
 Closed (Thursday)

November 25 Thanksgiving Day
 Closed (Thursday)

December 24 Christmas Eve
 Close at 1:00 p.m.

December 25 Christmas Day
 Closed (Saturday)

January 1 New Years Day
 Closed (Saturday)

Communities of **ABILENE** Federal Credit Union

BOARD OF DIRECTORS

Gerald GarrettChairman	Lena Moore.....Director
Carl JohnsonVice Chairman	Bob SayerDirector
Jamie Villegas.....Secretary/Treasurer	Diane SchmahlDirector
	Bill ToornburgDirector

SUPERVISORY COMMITTEE

Ken Simonton Chairman	Lily Lewis.....Secretary
Paulette Whitaker Member	Barney Johnson Member