

## BETTER Banking with Big Country CHECKING

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

**free** →

- ★ **FREE** Checking
- ★ **FREE** VISA Debit Card
- ★ **FREE** Checks
- ★ **FREE** unlimited electronic bill payment service

★ **Overdraft Protection** that includes an Overdraft Line of Credit with a low 3% of balance monthly payment at the low, low rate of 9.25% APR. That's a **3/4% discount** from our normal low rate of 10.00% APR.

★ **Classic, Gold or Platinum MasterCard at a 1/4% discount** from our normal rate of 13.9%, 9.9% or 8.9% APR respectively.

**Plus** with **BIG COUNTRY CHECKING** you'll get **cash back** on every purchase you make. With auto pay, we'll even chip in an additional **1/4% discount**.

★ **Unlimited FREE ATM transactions** at over 25,000 CO-OP Network ATMs. And we'll waive four ATM transaction charges per month at ATMs not in the credit union's network.

★ Specially priced prepaid legal services with identity theft protection.

★ **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.

Call your credit union or stop by  
one of our convenient branches to  
**OPEN YOUR BIG COUNTRY CHECKING**  
account today!

## More Branches and ATMs Nationwide — Near You

*Our Members Benefit from Over 2,450 Branches and 25,000 ATMs Nationwide*

As a member of Communities of Abilene Federal Credit Union, you have access to the over **2,450 branches and 25,000 free ATMs across the United States, Canada, Europe, and the Pacific Basin** thanks to the National Shared Branching Network. This network of branches is owned by participating credit unions nationwide. Now you don't have to belong to a big bank with big fees and low dividends. The National Shared Branching Network lets you **conduct transactions near your home, your job and when you travel.**

The network also gives you access to **over 25,000 surcharge-FREE ATMs**. Just look for the CO-OP Network logo (now at over **5,300 7-Eleven\*** stores too) and you know it's a free transaction. Plus many CO-OP Network ATMs accept your deposits. Managing your finances has never been easier.

Find a branch or a free ATM near you,  
go to our web site at [www.CoAFCU.org](http://www.CoAFCU.org)  
and click on the CO-OP Network logo on  
our home page.

\* Some 7-Eleven ATMs may not have the CO-OP Network logo affixed and a few stores have chosen not to participate.



Want  
**LOWER PAYMENTS?**

We give you two ways to **SAVE!**

See full DETAILS on page 2

Ends April 30, 2007!

# LOWER

your monthly  
 credit card



# PAYMENTS

Two ways to

# SAVE

Transfer all balances from other cards through the April 2007 billing cycle to a CoAFCU MasterCard, consolidate & SAVE today!

**5.9%**

APR\* Special

on balances transferred to a CoAFCU  
 Classic, Gold or Platinum **MasterCard!**

**5.5%**

APR\* Special

on balances transferred to a CoAFCU  
 Family **MasterCard** - a better deal!

Contact us for details, questions or to SAVE! How?

- **Stop in and see us** — call or go to [www.CoAFCU.org](http://www.CoAFCU.org) for locations
- **Apply by phone** 24/7 Toll-Free: (866) 292-7675
- **Call:** (325) 691-2300 or (800) 535-2157
- **Email:** [Save@CoAFCU.org](mailto:Save@CoAFCU.org)

\*APR = Annual Percentage Rate. The regular rates apply to all current charges and payments will be applied to the transferred balances first. Restrictions may apply depending on your credit score, contact us for details. 4/07

## Get a Better Home EQUITY Loan from Your Credit Union

Whether you are...

- making **home improvements**;
- taking a dream **vacation**;
- installing a **pool**;
- paying **college expenses**;
- buying a **boat** or **RV**; or
- just **consolidating debt**,

Communities of Abilene Federal Credit Union makes it **easy to use the home's equity (CASH)** to make your dreams come true!

Now's the time to apply for a Home Equity Loan\* at Communities of Abilene Federal Credit Union because, during the months of

April and May, we'll pay your closing costs and give you a \$100 gift card to boot.

No closing costs & \$100 Gift Card

PLUS—

- **Great rates** as low as **6.9% APR**
- Interest may be **tax deductible**, consult your tax advisor
- **Terms up to 15 years**
- Loan proceeds (**CASH**) may be used for any purpose — **your dreams!**

## Apply for your Home EQUITY Loan today!

Stop in and see us, call, email or go online, [www.CoAFCU.org](http://www.CoAFCU.org) — **FREE closing costs and \$100 gift card offer ends MAY 31<sup>st</sup>!**

\* Texas law requires a 12-day cooling-off period before a Home Equity loan may be closed and there is also a 3-day Right of Rescission after closing before the funds may be disbursed. **Free closing cost and gift card offer ends 5/31/07.**

# GROW MONEY FASTER

## with a CoAFCU Share Certificate

If you're investing a substantial amount of money, it's never wise to put all of your eggs in one basket. Get the best yield without risk to your principal by opening laddered **share certificates at Communities of Abilene Federal Credit Union**. That means investing money in certificates based on how long you can wait until you use the funds.

**Contact us to open your Share Certificate today and start growing your money now!**

All Share Certificate available as Individual Retirement Accounts (IRAs). Rates change weekly, rates shown in effect at newsletter printing. For current rates call the credit union at (325) 691-2300 or check our web site, www.CoAFCU.org. A penalty may be imposed for withdrawals before maturity. 24-Month Plus share certificate has a one-time rate bump up feature.

TERM*	RATE*	YIELD*
3-Month	4.10%	4.18%
6-Month	4.50%	4.59%
12-Month	4.75%	4.85%
24-Month <i>Plus</i>	5.25%	5.38%
36-Month	5.30%	5.43%
48-Month	5.30%	5.43%
60-Month	5.35%	5.48%

Yes, we do...  
better first **MORTGAGES**  
and we'll pay you **\$100** too!

Getting the most cost effective mortgage possible can make a big difference to your financial future. Rates are low again and this is the time to **trade in your risky variable rate mortgage loans on reliable low rate fixed, long term mortgage with Communities of Abilene Federal Credit Union**.

Whether you're looking for a **new home** or just want to **lower your monthly payment** or take cash out of your existing home, Communities of Abilene Federal Credit Union is the place to look for a first mortgage. We offer...

- extremely competitive rates;
- rock bottom closing costs; and
- our service is about the best around.

**Free First Mortgage loan pre-approvals — come in today!**

- We'll pay you **\$25** when you're pre-approved.
- We'll pay you **\$75** more when you finance your mortgage with us and the loan has closed.
- You must apply before **May 31st!**

Apply today before the **\$100 offer** goes away!

### IMPORTANT NOTICE TO OUR MEMBERS

Communities of Abilene Federal Credit Union members with **Member's Choice® Credit Disability and Credit Life Coverage**, rates increase effective **May 1, 2007**. The increased premium could result in a higher last payment or extend the duration of the loan. The new Disability Insurance rate per \$100 of outstanding loan balance is \$.231 for the Single Insured Plan. The Term Life Insurance rate per \$100 of outstanding loan balance is \$.066 for the Single Insured Plan and \$.099 for the Joint Insured Plan.

To continue coverage if you already have it, there is no action necessary on your part. **If you wish to discontinue your coverage of Member's Choice® Disability and Credit Life, please contact your credit union.**

#### Communities of Abilene Federal Credit Union **Golden Years Young Club Luncheon**

DATE **Wednesday, May 9**  
TIME **11:30 am**  
WHERE **Downtown Branch  
3661 N 6th Street**

We look forward to seeing our fifty plus members at our upcoming quarterly luncheon. The topic will be Investment Planning. **Please RSVP by May 4, 2007 at (325) 691-2300 or (800) 535-2157.**

**Congratulations** to our quarterly luncheon **door prize winners** of February 7, 2007: **Lance Bachran, Rose Bounds, Orville Hicks and Rosa Lee Smith.**

**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

If you can  
**DRIVE** it, we can help you  
**BUY** it — cheaper!

We can **REFINANCE** your existing vehicle loans\* cheaper too!

**ARE YOU A PREFERRED BUYER? YES!**

Look for your Communities of Abilene Federal Credit Union Preferred Buyers Club Card in the mail soon. Once you receive your card, present it at any of the participating car dealerships and you'll get:



- **EXCEPTIONAL SERVICE;**
- the dealer's best **LOW, NO HAGGLE PRICE;** and
- a **1/4% APR DISCOUNT** off our great car loan rates.

**CLOSE YOUR CAR LOAN ON THE SPOT!**

That's right, you don't have to leave the dealership to get Communities of Abilene Federal Credit Union's great vehicle financing. The dealership's finance manager will take your application and process your loan through us all right there — on the spot!

\*Refinancing offer is only for vehicle loans NOT financed by CoAFCU. Certain restrictions apply, contact us for details.

2007 Annual  
Membership  
Meeting  
**May 3**

You're invited to the Communities of Abilene Federal Credit Union's 2007 Annual Membership Meeting. Held on **Thursday, May 3, 2007** at our **Downtown Branch**, 3661 North 6th Street in Abilene. Registration begins at **6:30pm** and call to order at **7:00pm**.

Communities of **ABILENE** Federal Credit Union

**BOARD OF DIRECTORS**

Gerald Garrett	Chairman
Billy Cadwell	Vice Chairman
Jay Swonger	Secretary/Treasurer
Jim McDonald	Director
Bob Sayer	Director
Jamie Villegas	Director
Louis Zientek	Director

**SUPERVISORY COMMITTEE**

Carl Johnson	Chairman
Donna Biddle	Secretary
Scott Kemp	Member

**EXECUTIVE STAFF**

Gavin Cochran	President/CEO
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**ADDRESS FOR CORRESPONDENCE, DEPOSITS AND LOAN PAYMENTS**  
P.O. Box 631, Abilene TX 79604-0631

**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  
**MEMBER SERVICES** (325) 691-2330  
**DELINQUENCY OFFICE** (325) 691-2316

**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 Hours**  
Monday - Friday: 8:30am to 5:00pm  
Saturday: Closed

**Drive-Thru Hours**  
Monday - Friday: 8:00am 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**

**MAY 3 AT 6:30pm** Thursday  
Annual Membership Meeting

**MAY 9 AT 11:30am** Wednesday  
Quarterly Luncheon  
Golden Years Young Club

**MAY 26-28** Saturday-Monday **CLOSED**  
Memorial Day Weekend

**JULY 4 - Wednesday** **CLOSED**  
Independence Day

Be ready for holidays, have your  
ATM and/or Debit Card in hand!