

HOLIDAY CLOSINGS_2006

Martin Luther King, Jr. Day..... Monday, Jan. 16th
 President's DayMonday, Feb. 20th
 Memorial Day Monday, May 29th
 Independence Day..... Tuesday, July 4th

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If a holiday falls on a Friday or Monday, the drive-thru at the Downtown office will also be closed on Saturday.

*Be ready for the Holidays.
 Have your ATM and/or
 Visa Debit Card in hand!*

Communities

--of Abilene FCU--

Semi-Annual Member Newsletter
 December 2005

Announcing 2006 Loan Specials!

1. Apply for a **SIGNATURE LOAN** from January 1 – 31 to help pay off those holiday bills. Delay your first payment for 60 days, get a 1% APR discount off your qualified rate and a maximum of 12 months for repayment.
2. Refinance your auto February 1 – March 31, and receive a 1% cash rebate or a .25% APR discount off your qualified rate. (New money only; no refinancing of current Communities of Abilene FCU loan.)
3. Apply for a **HOME EQUITY LOAN** from April 1 – June 30 at Communities of Abilene FCU and we will pay your closing costs.
4. Apply for a **RECREATIONAL VEHICLE LOAN** from April 1 – June 30. Receive various discounted percentages off your qualified rate based on the dollar amount you are financing.
5. Looking forward to a "spring fling"? Need a "rainy day" loan? Apply for a Signature loan and get a 1% APR discount off your qualified rate. Maximum terms 12 months. Effective April 1 – May 31.
6. **SKIP – A- PAYMENT** on your loan(s) from July 1 -31. (Does not include any real estate loans.) (Accounts must be in good standing).

Check out

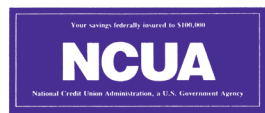
"TURBO TAX FOR THE WEB"

website when it's time to do your 2005 income taxes.

Available mid-January 2006

Christmas Club Account

Looking to start saving for Christmas 2006? You can open your Christmas Club Account as late as Jan. 31, 2006. Visit our New Accounts Department.



Communities of Abilene FCU Board of Directors:

Gerald Garrett..... Chairman
 Billy Cadwell.....Vice Chairman
 Jay Swonger..... Secretary/Treasurer
 Jim McDonald..... Director
 Louis Zientek Director
 Jamie Villegas Director
 Gene Hackman..... Director

Communities of Abilene FCU Supervisory Committee

Scott Kemp.....Chairman
 Donna Biddle.....Secretary
 Carl Johnson.....Member

Communities of Abilene FCU

Peggie Baldwin.....President/CEO

MAIN SWITCHBOARD

Monday-Friday: 8:30 am – 5:00 pm
 Local (325) 676-2200
 Long distance (800) 535-2157
 Delinquency office (325) 676-0360
 Member Research (325) 672-1907
 Fax (Base Office) (325) 692-9571
 Fax (Downtown Office) (325) 673-0069
 MAX (325) 673-1228
 MAX (long distance) (800) 231-3328

BASE OFFICE
 341 Ave C
 Lobby Hours: Monday – Friday
 8:30 am – 5:00 pm
 Drive Thru Hours: Monday – Friday
 8:00 am – 5:00 pm
 Base Office & Drive Thru
 Closed on Saturday.

DOWNTOWN OFFICE
 3661 North 6th
 Lobby Hours: Monday – Friday
 9:00 am – 5:30 pm
 Lobby CLOSED on SATURDAY
 Drive Thru: Monday – Friday
 7:30 am – 6:00 pm
 Saturday: 8:30 am – 1:00 pm

MAILING ADDRESS

Communities of Abilene FCU
 P.O. Box 631
 Abilene TX 79604-0631
 www.communitiesofabilenefcu.org
 cu@communitiesofabilenefcu.com



Everything we do,
 we do for you™

GET A LOAN—24 HOURS A DAY!

Personalized lending assistance 24 hours a day, 7 days a week When you are seeking immediate financing for auto or personal loans from CAFCU, call our 24-hour loan line for fast approvals and processing. Simply call **1-866-292-7675** for your next loan!

2006 Annual Membership Meeting

The 2006 Annual Membership Meeting has been scheduled for Thursday, May 4, 2006. It will be held at our 3661 North 6th Street office, Abilene TX 79603 with registration beginning at 6:30pm and call to order at 7:00pm. When there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor.

Resumes are being accepted for two positions on the Board of Directors.

Resumes must be received by the Nominating Committee by Friday, February 3, 2006. Resumes must be accompanied by a signed certificate stating you will accept the office if elected and you agree with the vote tally being read aloud at the meeting. Basic qualification requirements are as follows:

- Be a member in good standing of the credit union
- Have the ability and desire to attend all regular and special meetings of the board of directors and at least one educational and planning program each year.
- Have an open mind, the ability to use sound judgment, a willingness to accept responsibility and the ability to make group decisions with fellow board members. Have the ability to take and handle criticism for making necessary but unpopular decisions.

NOMINATIONS MADE BY PETITION REQUIRE THE FOLLOWING:

Nominations made by petition must be received no later than Monday, March 27, 2006.

- Petitions must be signed by 1% of the membership, approximately 130 members.
- Petitions must be accompanied by a signed certificate stating the nominee agrees to being nominated, will accept office if elected and agrees with the vote tally being read aloud at the meeting.
- Resumes and Petitions must be accompanied by a list of qualifications and biographical information to include:
 - A. Current occupation
 - B. Education
 - C. Qualifications
 - D. Number of years a Communities of Abilene FCU member

Mail Resumes and/or petitions to:
Communities of Abilene FCU
Nominating Committee
P.O. Box 631
Abilene, TX 79604-0631

VOTING PROCEDURES:

- A. Absentee ballot—Communities of Abilene FCU must receive an official ballot request no later than March 27, 2006.
Absentee ballots must be received by the Communities of Abilene FCU Supervisory Committee no later than May 1, 2006
- B. In- person—ballots will be available upon registration the night of the Annual meeting.
Eligible voters are primary account owners, 15 years of age and older, in good standing of the Credit Union.

To request an absentee ballot, fill in the coupon below and mail to:

Communities of Abilene FCU, P O Box 631, Abilene TX 79604-0631

NAME _____ ACCOUNT NUMBER _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

SIGNATURE _____

All requests must be received by Monday, March 27, 2006. All requests will be eligible for a \$50.00 prize drawing with the exception of employees and officials of Communities of Abilene FCU.

Communities

-- of Abilene FCU --

Our name has changed but our goal is still the same. To provide our members with the best possible service meaning "Everything We Do, We do for You". Our credit union charter has evolved over the years from a single sponsor group to our current community charter. We have a vast group of members from all walks of life, living and working in the ten counties we serve, across the United States and in foreign lands. We have changed our name to Communities of Abilene FCU to better reflect this sense of continuity and commitment to serve each and everyone that make up these communities. We are a diverse group of member-owners. By working together we have built a strong sense of community so we want our name to enhance this fact. Come grow with us, come be a part of Communities of Abilene FCU.

INTERNET BANKING

Many services available for you!

- ONLINE BILL PAYMENT •
- E-STATEMENTS •
- ONLINE APPLICATIONS •
- CROSS ACCOUNT TRANSFERS •
- ONLINE CHECK REORDERING •

Call the Weatherline, Inc. at 672-1312 for up-to-date weather forecasts and credit union information. Sponsored by Communities of Abilene FCU and KTXS TV.

From : CAFUC Information Systems Department.

To : All CAFUC Members

Re : New Data Processing System

Communities of Abilene FCU is excited to announce the installation of a brand new data processing system. With this new system CAFUC will be able to offer many new services to our members. The installation has been taking place over the last six months and was placed into live production on December 12, 2005.

Many areas of the data processing environment were upgraded in this process, including ATM and Debit Card processing, Home Banking, phone teller, as well as forms and receipts to allow CAFUC to operate in a nearly paperless environment. By taking advantage of new technology, we will process transactions faster and more efficiently so that more time can be spent on CAFUC's greatest asset, our members.

As with any change of this nature time is needed to adjust, for the members as well as the employees. CAFUC would appreciate any patience that can be extended during the next few months as all components of the new system are finalized and adjusted to. CAFUC's members will soon see the advantages of this new system and the benefits that it will bring. If for any reason you have questions about how these changes will affect you, please feel free to contact CAFUC's Information Systems Department, and remember that "Everything we do, we do for you".

Sincerely,

Jeremy Kahl
Information Systems Manager

***Member Conduct Policy
Denial of Services to Members Causing a Loss to
the Credit Union Policy***

The Board of Directors have revised these two policies. The revision affects both the primary and joint account holders and goes into effect February 1, 2006.