

# COMMUNITIES *of Abilene FCU*

**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.

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

**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

**DOWNTOWN OFFICE**  
3661 North 6<sup>th</sup>  
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

Everything we do we do for *you*.



[www.communitiesofabilenefcu.org](http://www.communitiesofabilenefcu.org)

# COMMUNITIES

SEMI-ANNUAL MEMBER NEWSLETTER  
JUNE 2006

# *of Abilene FCU*

Everything we do we do for *you*.

## Communities of Abilene FCU Privacy Policy Statement *A Private Note to Our Members*

*Why go  
anywhere  
else?*



**O**ur credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

It is the policy of our credit union to respect the privacy of our members and to protect the security and confidentiality of our members' nonpublic personal information. Our credit union will collect only the personal information that is necessary to conduct your business. That means just what is necessary to provide competitive financial products and services—no more.

It is the practice and procedure of our credit union to give information on member accounts only to the primary and joint account owners, unless written permission is given otherwise. This practice and procedure is the same and continues for those who cease to be members.

Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect member confidentiality.

It is the practice and procedure of our credit union to obtain only nonpublic personal information from our

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### 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 Communities of Abilene FCU, call our 24-hour loan line for fast approvals and processing. Simply call 1-866-292-7675.

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members necessary to open an account or apply for a loan. Examples in this regard are information provided on membership applications and/or credit applications.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

You will have access to your information. As a member of our credit union, you will have the opportunity to review your information and make necessary changes to ensure that

our records are complete and accurate.

It is the practice and procedure of our credit union to only disclose nonpublic personal information to nonaffiliated third parties who are necessary to the services we provide. We fully expect the service providers we contract with to also use strict confidentiality. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government.

## FOR YOUR INFORMATION

### *What is a Credit Union?*

A credit union is a non-profit financial cooperative designed to promote savings and provide credit at a reasonable cost to its members. Communities of Abilene FCU is a full-service financial institution offering the same services as most large banks. We remain focused on our mission of people helping people.

You can become a member-owner of Communities of Abilene Federal Credit Union if you live, work, worship, or attend school in Taylor, Fisher, Jones, Shackelford, Nolan, Callahan, Eastland, Coleman, Runnels or Coke counties.

*Our friendly and knowledgeable staff is here to meet your needs.*

## CALENDAR

### **June 1 – June 30**

**Motorcycle Loan Promotion:** Offer members a \$25 pre-paid gas card to finance their new/used motorcycle with the credit union.

### **June 1 – July 31**

**Family MasterCard Promotion**

### **July 1 – July 31**

**Summer Vacation Loan:** 1% discount off qualified signature loan rate for a maximum of 12 months.

### **August 1 – August 31**

**Credit Report Review for members.**

### **September 1 – September 30**

**Pre-approved auto loan financing;** earn \$25.00 with a pre-approval; earn another \$75.00 if the credit union finances the loan.

### **October 1 – October 31**

**90 Days No Payment:** Offer member the option to delay up to 90 days their first payment on a New/Used car, truck or motorcycle.

### **November 1 – December 31**

**Christmas Loan:** Offer member 1% discount off their qualified signature loan rate for a maximum of 12 months.

### **December 1 – December 31**

**December Skip A Payment:** Offer member the option to skip their consumer loan or credit card payment.

## Overdraft Privilege is available for qualified members of Communities of Abilene FCU.

Here are a few tips on how to avoid overdraft and/or non-sufficient funds fees:

- Keep track of how much money is in your account by recording checks and other transactions in your check register, along with any fees that might have occurred, on a consistent basis.
- Pay special attention to electronic transactions like your ATM withdrawals, Debit Card purchases, any online purchases or any automatic bill payments that you have set-up...insurance, utility bills, loans, etc. Record them promptly in your check register.

- Keep track of your account balance. Remember that the balance the Credit Union shows may reflect checks that haven't cleared yet. Always go by your check register balance. You can get account information by calling our automated phone system, Max, or if you have internet access, sign up for Home Banking and you can check your account online at any time.
- Review your account statements monthly.
- If you do have an error and an overdraft occurs, make a deposit as soon as possible to avoid any additional fees or overdrafts.

### *Holiday Closings*

Independence Day.....Tuesday, July 4th  
 Labor Day.....Monday, Sept. 4th  
 Columbus Day.....Monday, Oct. 9th  
 Veteran's Day.....Saturday, Nov. 11th  
 Thanksgiving Day.....Thursday, Nov. 23rd  
 Christmas Day.....Monday, Dec. 25th  
 New Year's Day.....Monday, Jan. 1st

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

## INTERNET BANKING

Many services available for you!

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

**Mortgage Loans/Home Equity Loans**

**Home Improvement Loans**

Many services available for you!

Call Bonita at 672-2012 today!

**Effective August 1, 2006, the Outstanding Returned Check fee (non-member) will increase to \$5.00.**

### 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  
 Bob Sayer .....Director

### Communities of Abilene FCU Supervisory Committee

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

### Communities of Abilene FCU

Peggie Baldwin.....President/CEO