

2025

FALL/WINTER  
NEWSLETTER



# COMMUNITIES OF ABILENE

Federal Credit Union

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

## How to Stay Safe from SCAMS



Scams and fraud come in all forms. Every day there are new ways for someone to set up scams, putting you and your finances at risk. Here are some tips to keep you and your family safe.



**1.** Scammers are getting clever, they can fake our phone numbers, test messages and our logos

**2.** CoAFCU will never ask for your username, password, account number or debit card number through text, email or us calling you



**3.** Look closely at links and website addresses before you click or enter any information. Even if a message has our logo, check the URL! Many scams use fake sites to trick you. We will never text you a link for online banking

**4.** Keep your digital banking credentials PRIVATE. Never let anyone take over you computer or device.

SAVE THE DATE

October 31 Halloween



November 2  
Daylight Savings  
Ends



November 11  
**Closed** for  
Veterans Day



November 21  
Mission Thanksgiving



November 27  
**Closed** for  
Thanksgiving  
November 27-28th  
Drive-thru Open  
Main office only and  
Rolling Green Branch open  
on Saturday Nov. 29th.



H-E-B

**FEAST OF  
SHARING**

December 2 - Feast of Sharing

December 21 Winter Begins

December 24

**Closed** at noon

December 25

**Closed** Christmas Day



December 31 - New Year's Eve

January 1

**Closed**

New Year's Day



# CUT DOWN your loan payment for the holidays.

Skip your loan payment  
with Skip-A-Pay

*Benefiting*  
**Stick Horses & Capes and Camp Able**



- Skip-A-Loan payment for \$15.00 per loan.
- (\$10 goes to Stick Horses & Capes and Camp Able and \$5 processing fee)
- You may skip November or December payment but **NOT BOTH**. Eligible loan products are Signature, Car, Truck, Motorcycle, ATV, or Jet Ski loans only. All other loan products **ARE NOT** eligible. **All requests must be received at least 5 business days prior to payment due date.**
- Offer ends December 31, 2025



Certain restrictions apply. All of your accounts must be in good standing with no delinquency over 30 days in the last 12 months. Loan must not have or had any deferred payments other than seasonal Skips from life of loan. New collateralized loans must have had a minimum of 3 monthly payments made. Proof of insurance must be provided on collateral of loans. Cosigners on any loan must also sign the Skip-A-Loan payment request. By skipping any loan payment(s), you will extend your final loan payment(s) by one monthly payment, two semi-monthly payments, or two bi-weekly payments, whichever is applicable. Loans by payroll deduction, allotment or automatic transfer will be stopped for one month. The payment amount will remain in the original deposit account. Interests will continue to accrue on your loan(s). Contact the Credit Union for more specific details.

**Skip-a-Loan Payment offer ends December 31, 2025.**

**Return the completed form to 3661 N. 6th St. (Main Office) or 3350 Rolling Green Drive (South Branch)  
It can also be faxed to 325-673-0069.**

## CoAFCU MEMBER information:

Full Name \_\_\_\_\_  
Address \_\_\_\_\_  
Daytime Phone \_\_\_\_\_  
Email \_\_\_\_\_

## CoAFCU ACCOUNT information:

Account number \_\_\_\_\_  
Loan Suffix(es) \_\_\_\_\_

I want to skip a loan payment for: ☐ NOVEMBER 2025 or ☐ DECEMBER 2025

☐ Donation enclosed or ☐ Debit Donation from my account (\$15 per loan)

**(Proof of Insurance on Collateral loans)**

*"Donations are collected or debited from account upon receipt of the skip-a-loan payment from request."*

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

Cosigner's Signature \_\_\_\_\_ Date \_\_\_\_\_



NEW EMPLOYEES



*Macey Stevens*  
TELLER



*Erika Carpentar*  
TELLER



*Sadie Lindberg*  
TELLER



*Taylor R Bessent*  
INTERN

**1.00%**  
**CASH**  
**BACK**  
**AUTO REFI**



*Up to \$300 maximum on amount financed.*  
*Offer good from November 1 – December 31, 2025.*



**COMMUNITIES  
OF ABILENE**  
*Federal Credit Union*

3661 N. 6th | 3350 Rolling Green Drive



**325-691-2300**



Cash back is 1.00% of the loan balance. Existing auto loans currently financed with COAFCU do not qualify for this incentive program. Minimum amount is \$10,000. All loan approvals are subject to normal underwriting guidelines. Rates, payment, and other terms are based on the type of loan, collateral, amount of loan, and creditworthiness. Not all members will qualify for the lowest rate and payment may not be lower for every member. Amounts earned may be reported to the IRS. Promotion is for November and December 2025.

**[www.coafcu.org](http://www.coafcu.org)**

# ELEVATE YOUR GAME

LET THE MONEY DO THE TALKING WITH **KASASA PLAY!**

WHAT IF YOU GOT \$15 CASH BACK FOR STREAMING?\*

**EARN REFUNDS FOR STREAMING SERVICES EVERY MONTH YOU QUALIFY.**

- ACCESS YOUR CASH AT ATMS, NATIONWIDE.
- CASH FOR CONTENT EVERY MONTH YOU QUALIFY
- EARN MONTHLY REFUNDS ON DEBIT CARD PURCHASES FOR YOUR FAVORITE STREAMING SERVICES.\*

**Kasasa Play- Earn Rebates on purchases from Amazon Prime, You Tube, or Disney Plus.\***

When your Kasasa Play account qualifications are met during a Monthly Qualification Cycle, you will earn refunds, up to a combined, aggregate maximum of \$15.00 on debit card purchases, made with music, video, gaming and other digital streaming services identified at <https://www.kasasa.com/play-partners>, that post and settle to the account during that cycle period. Your account's debit card may be used for any transaction, but the account's streaming services' refunds are only valid at and will only be applied to debit card purchases made with one of our identified retailers. Refer to <https://www.kasasa.com/play-partners> or visit one of our locations for a current list Kasasa Play merchants. \*Qualifications, rules, and limits apply. When minimum qualifications are met each cycle: 12 POS debit card transactions, one (1) direct deposit or ACH; and receive electronic statement. Contact branch or go online for details on restrictions.

**FREE KASASA PLAY® CHECKING**



**COMMUNITIES  
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*Federal Credit Union*

**CONTACT US**

**[www.coafcu.org](http://www.coafcu.org)**

## **Downtown Branch**

3661 N. 6th St, Abilene, TX 79603

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

Fax (325) 673-0069

Lobby Hours: Monday – Friday 8:30am-5:30pm

Drive Thru Hours: Monday – Friday 7:30am-5:30pm

Drive Thru -Saturday 9:00am-1:00pm

## **Rolling Green Branch**

3350 Rolling Green Drive

Fax (325) 692-0096

Lobby Hours: Monday – Friday 8:30am-5:30pm

Drive Thru Hours: Monday – Friday 8:30am-5:30pm

Lobby & Drive thru: Saturday – 9:00am-1:00pm

## **MAX TELEPHONE TELLER – 24/7**

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

## **LOST/STOLEN DEBIT or CREDIT CARDS**

MasterCard Debit Card – (800) 472-3272

MasterCard Credit Card – (833) 541-0763

**Email:** [contact@coafcu.org](mailto:contact@coafcu.org)

**ABA/Online:** [www.coafcu.org](http://www.coafcu.org)

**Apply for a Loan 24x7** (866) 292-7675

**Payment Specialist Office** (325) 691-2320

## **ROUTING and TRANSIT NUMBER**

311380859

**NMLS #715515**



## **BOARD OF DIRECTORS**

Kevin Smothermon, *Chairman*

Jim McDonald, *Vice Chairman*

Chad Hoes, *Secretary*

Michael Bob Starr, *Treasurer*

Gayla Fullerton, *Member*

David Hernandez, *Member*

David Klement, *Member*

## **SUPERVISORY COMMITTEE**

Ken Simonton, *Chairman*

Susan Barber, *Member*

Paul Thomas, *Member*

John Gray, *Member*