



We are a full-service financial cooperative designed to promote savings and provide credit at a reasonable cost to our members. Our not-for-profit status means excess revenue is returned to our members in...

- Lower Loan Rates
- Higher Earnings on Savings & Investments
- Low or No-Fee Services

**Who is eligible for CoAFCU membership?**  
CoAFCU membership is open to everyone who lives, works, worships or attends school in the following counties:

• Taylor	• Fisher
• Jones	• Shackelford
• Nolan	• Callahan
• Eastland	• Coleman
• Runnels	• Coke

**JOIN TODAY!**



**DOWNTOWN OFFICE**

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

**ROLLING GREEN BRANCH**

3350 Rolling Green Dr.  
**Lobby Hours:** Monday-Friday 8:30am-5:30pm  
**Drive Thru Hours:** Monday-Friday 8:30am-5:30pm  
**Lobby and Drive Thru:** Saturday 9:00am-1:00pm

**ATM 24 HOURS A DAY**

**MAIN SWITCHBOARD**

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

Local .....(325) 691-2300  
Long Distance .....(800) 535-2157  
Loan Adjustment Office ..... (325) 691-2320  
Member Research .....(325) 691-2300  
Fax (Downtown Office) ..... (325) 673-0069  
Fax (Rolling Green) .....(325) 692-0096  
MAX .....(325) 691-2301  
MAX (Long Distance) .....(800) 231-3328



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



■ **SAVINGS & CHECKING  
ACCOUNTS**  
■ **LOAN ACCOUNTS**  
■ **MEMBERSHIP BENEFITS**

**WWW.COAFKU.ORG**  
**(325) 691-2300 or (800) 535-2157**





### **SHARE MEMBERSHIP SAVINGS**

- Establishes membership
- \$25 deposit to open & maintain account
- \$5 non-refundable processing fee
- No penalty for six (6) or less monthly withdrawals/transfers
- Dividends paid quarterly

### **SAVINGS ACCOUNT FOR EMERGENCIES**

- Secondary share Savings Account
- No minimum Balance to start.
- \$25 minimum balance to earn dividends
- No Penalty for (6) or less monthly withdrawals/transfers
- Dividends paid quarterly.

### **MONEY MARKET SAVINGS**

- \$2,500 minimum balance
- Tiered Dividends-the more you save the more you earn.
- No Penalty for (3) or less monthly withdrawals/transfers
- Dividends paid weekly

This Credit union is federally insured by the National Credit Union Administration. USA Patriot Act & Identification Program: Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. You will be asked to provide your name, address, date of birth and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification.

### **BASIC CHECKING**

- FREE Checking
- No minimum balance required.
- Unlimited Transactions
- No monthly or per check fees
- FREE Debit Card
- Courtesy Pay available to qualified members
- Direct Deposit and Automatic Draft payments are available

### **BIG COUNTRY CHECKING**

- No minimum to earn dividends monthly
- FREE Checking-no monthly fee
- FREE unlimited check writing
- Cash Back on MasterCard Credit Card purchases
- .75% APR Discount \*on Overdraft Protection Line of Credit

An additional .25%APR discount on MasterCard and line of Credit with Auto Pay

\*Direct Deposit, Overdraft Protection/Line of Credit, MasterCard credit card and debit card required. Annual Percentage Rate (APR) discount is off the regular great CoAFCU MasterCard and loan rates.

## **EASY ACCOUNT ACCESS & eSERVICES**

- FREE Online Banking with Bill Payment, anytime worldwide at CoAFCU.org
- FREE E-Statements with Online Banking
- 28,000 Surcharge-Free ATMS Nationwide.
- 5000+ Shared Branches Nationwide
- Remote Deposit Capture
- MasterCard Accounts Statement Access log on at CoAFCU.org
- Online secured loan and membership applications, calculators and member services forms at CoAFCU.org
- FREE MAX TeleTeller Call (32) 691-2301 or (800) 231-3328

## **COAFCU LOANS**

Get a Loan day or night! Apply for your loan 24/7 by phone at 866-292-7675 or apply online at CoAFCU.org

**VEHICLE LOANS:** Automobiles, SUV's, Trucks, Farm Equipment, Motorcycles, RV's, ATVs, Boats & Personal Watercraft.

Competitive Rates & Terms. Loan rate discount of .25% APR with Auto Loan Pay	Service Contracts & Insurance -Auto Exam Service Contracts -GAP and Auto Insurance Available; get quotes online!
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Refinance a vehicle with CoAFCU & you can save money monthly	
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**HOME LOANS:** First Mortgages/Purchases, Home Equity, Home Improvement

Mortgages: we offer a variety of loans through our partner Credit Union Members Mortgage	Home Equity Loans -Up to 80% of your home's value, minus outstanding mortgage payments Terms up to 20 Years
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Homeowners Insurance: online quotes & account access	Low, fixed interest rate Low closing costs
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### **MASTERCARD CREDIT CARDS:**

Platinum, Classic & Shared-Secured

No Annual and Balance Transfer fees	Free Online Account Access @ coafcu.org
Up to \$30,000 credit limit on Platinum MasterCard	25-day grace period on purchases
Low, Competitive Interest Rates as Low as 8.9% APR	Worldwide convenience

### **ADDITIONAL LOANS:**

Lifestyle  
Certificate Secured  
Overdraft Protection Line of Credit

