

WELCOME BACK COLLEGE STUDENTS

LET THE MONEY DO THE TALKING WITH A **FREE** KASASA PLAY® CHECKING



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.



COMMUNITIES OF ABILENE
Federal Credit Union

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



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*
Paul Thomas, *Member*
John Gray, *Member*

CONTACT US

www.coafcu.org

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 – (800) 442-4757

Email: contact@coafcu.org

ABA/Online: www.coafcu.org

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

Payment Specialist Office (325) 691-2320

ROUTING and TRANSIT NUMBER

311380859

NLMS #715515

2026
FALL/WINTER
NEWSLETTER



COMMUNITIES OF ABILENE
Federal Credit Union

www.coafcu.org



CoAFCU Delivers Financial Value to Help Our Members Achieve Their Dreams.

GET REWARDED FOR SPENDING...THE Kasasa way!

Life at Communities is all about people—our members and our employees. At Communities of Abilene Federal Credit Union, everything starts with purpose and grows through connection, partnership, and care. Together, we celebrate wins, learn from challenges, and build meaningful financial relationships in a culture where innovation, integrity, and belonging thrive.

That's where Kasasa® Checking and Kasasa® Saver come in—helping you get more value from your everyday banking. Instead of requiring minimum balances or charging monthly maintenance fees, Kasasa accounts reward you for completing everyday banking activities.

To earn your rewards during each monthly qualification cycle, you'll need to:

- Make at least 12 debit card purchases.
- Receive at least one direct deposit or ACH transaction.
- Enroll in paperless e-statements.

If requirements are not met during each monthly cycle, your account remains free—you simply won't earn that month's rewards. You can try again during the next cycle

Kasasa helps you make the most of your money with rewarding checking and savings options. At Communities of Abilene Federal Credit Union, we're here to help you achieve your financial dreams—*The Kasasa Way!*

SAVE THE DATE

September 5-7

Labor Day - Closed

September 22

Autumn begins

October 10-12

Columbus Day - Closed

October 10

Business Mercado at Convention Center

October 15

Free Document Shred Day/International

Credit Union Day

November 1

Daylight Savings Time Ends

November 11

Veterans Day - Closed

November 26-27

Thanksgiving Day - Closed

Open Saturday the 28th

December 21 -

First Day of Winter

December 24 -

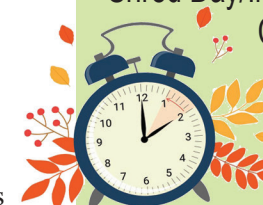
Close at 12noon

December 25- 26

Christmas Day - Closed

January 1 -

New Year's Day - Closed



Cozy Up to Extra Cash

Wrapped up in Holiday Bills?
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, 2026

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. Consigners 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, 2026.

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 2026 or ☐ DECEMBER 2026
☐ 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 _____

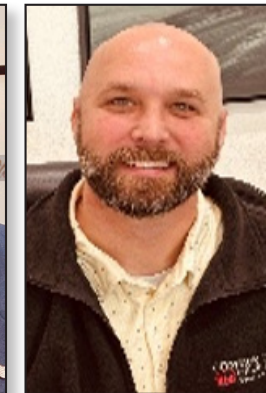
Leading with Purpose Your Board of Directors



Kevin Smothermon
Chairman



Jim McDonald
Vice Chairman



Chad Hoes
Secretary



Michael Bob Starr
Treasurer



Gayla Fullerton
Member



David Hernandez
Member

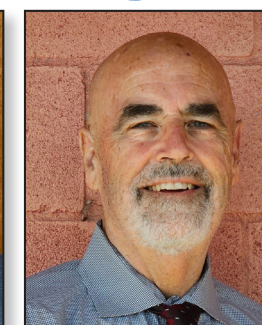


David Klement
Member

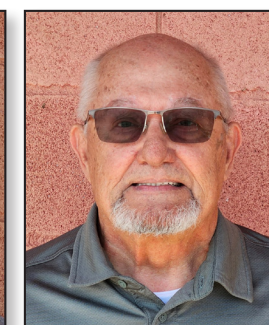
Supervisory Committee



Ken Simonton
Chairman



Paul Thomas
Member



John Gray
Member



— 2026 —
Scholarship Winner

Aldo Sanchez
Congratulations!



Celebrate International Credit Union Day

October 15, 2026 10:30am-1:30pm



**Cooperative
Finance:
A Steady Signal
in a Noisy World**



Free Document Shredding!
Canned Food Drive for the Abilene Food Pantry!



Prizes, games & food!