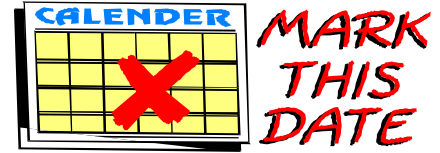


Its Almost Time For the Annual Meeting!!



The Day to Remember will be
 Thursday, April 12, 2011
 7:00 pm
 at the Abilene Civic Center
 North End Conference Center

Join Us For....

- *Business Meeting
- *Cash Prizes
- *Election
- *Entertainment
- *Door Prizes
- *Refreshments
- *Great Family Fun

(Must be present to win)

Check Out Vehicle Rates!

New Vehicle – 100% of Sticker Price



	*APR
48 months	3.50%
60 months	3.75%
72 months(over 20K financed).....	4.25%

Used Vehicle – (NADA Retail Value)

2011-2009	54 mos	4.50%
2011-2009	60 mos	4.75%
2011-2009	72 mos ..(over 20K)....	5.00%
2008-2007	48 mos	5.50%
2006-2005	42 mos	6.25%
2004-2003	36 mos	6.75%

*Annual Percentage Rate Rates subject to change

Rates apply to Boat, RV and Motorcycle loans.

2011 Volunteers

“THANK YOU FOR A JOB WELL DONE”

BOARD OF DIRECTORS

Steve Fullerton
 Gail Kent
 Phil Sage
 Tom Martin
 Doug Wrenn

CREDIT COMMITTEE

Marvin Malaer
 Jim Aldis
 Mitzi Lecharde

SUPERVISORY COMMITTEE

Dale Southerland
 Steve Fullerton
 Mike Ricker

GREAT JOB!

The Special **SKIP-A-PAYMENT** Promotion Benefiting
LOVE AND CARE MINISTRIES
 was a HUGE success! Thank you, members! We are proud
 to let you know that this year's promotion raised over

\$2,250.00

which will be donated to Love and Care Ministries.



Extended Warranty

Secure, Easy, Reliable,
Friendly



Reduces the possibility of out of pocket expenses, Provides Peace of mind so you can experience Worry Free driving.

Abilene Federal

Credit Union is pleased to offer Extended Warranty for new and used vehicles.

Contact a loan officer today for further details.

ATTEND THE ANNUAL MEETING

Election

The Board of Directors are elected by you, the credit union members attending the ANNUAL MEETING.

Serving as Directors for 2011:

- Gail Kent
- Tom Martin (term expires)
- Phil Sage (term expires)
- Steve Fullerton
- Doug Wrenn

Directors terms are for three years. To vote at the annual meeting, you must be a member, have an account number in your name and be 16 years of age. However, this meeting is for all members of your family. Please bring them with you.

Nominating Committee

Bobby Owen	Jimmie English	Mike Ricker
677-8738	572-3127	660-6297

The above members are serving on the Nominating Committee for the vacancy on the Board of Directors. They will appreciate your call if you have a suggestion for someone you know who would like to serve. Please place your call between Feb.1-28,2012

Scholarship Program

Abilene Federal Credit Union will again offer scholarships. Applicants for scholarships must be a member of AFCU and be 16 years of age at the time of the drawing, which will be held at the annual meeting. Winners will be drawn from the applicants and given information on how to claim the scholarship. It is AFCU's intent to provide this aid to individuals who will use it to increase their knowledge and skills in order to improve their community. Members may apply at the credit union office from February 1,2012 thru March 31, 2012 for the five \$250 scholarships.

TAKE ADVANTAGE OF IRS DIRECT

The safe, easy, quick way to get your tax refund!

Include your credit union routing number

311376494

and your account information directly on your 1040 form in the section labeled "REFUND".

JUST A REMINDER!

Your 2011 IRA Contributions can be made through Friday, April 16, 2012.

SHARE WINNER?

If your copy of MONEY MAGIC has a "red" marking of the word "WINNER", come by the credit union and \$25 will be added to your Share (savings) Account. You **MUST BRING OR MAIL** the marked "WINNER" MONEY MAGIC into the credit union office by the end of this current quarter, March 31, 2012. The account must also be in good standing to redeem. There was one claim made during the past quarter. Jose Aguirre had \$25 added to his account. Please everyone watch your Money Magic. Each quarter there are six (6) "MONEY MAGIC WINNERS".

Hopefully you will be our next winner.

Open A Christmas Club Account

The Christmas Club Account is designed to help you save for Christmas **all year long**. The club cycle ends October 31st of each year and the funds are disbursed to you by November 10th.



CALL FOR DETAILS!



For Your Information...

The proposed mailing date for year-end 1099 tax statements is January 31, 2012. Please retain these forms since they will be needed when filing your tax return.

Also, it is very important to retain your monthly and/or quarterly account statements. Many times this detailed information is needed for tax purposes.

