

The background features a white space with scattered autumn leaves in shades of orange, yellow, and red. A thin brown branch with several leaves extends from the top left towards the center. A horizontal orange band is positioned behind the main title text.

**To Our Members Born in November,**

*Happy  
Birthday*

The logo for Pampa Teachers Federal Credit Union is located in the bottom left corner. It features a red apple icon with a green leaf. The text "Experience a Difference" is written in a small font above the apple. "Pampa Teachers" is written in a large, stylized font, with "Pampa" in a bold sans-serif and "Teachers" in a script font. Below this, "Federal Credit Union" is written in a smaller, plain font.

Experience a Difference  
**Pampa Teachers**  
Federal Credit Union