

Calf Club Holiday Coloring Contest

If you have a young one or grandchild - consider opening a Calf Club account for them today. The Calf Club is designed to help teach young children about saving money.

Open to members up to 12 years old, each child will receive gifts when the Calf Club account is opened with a minimum of \$5. To encourage regular savings, we'll reward them with additional gifts as the account balance grows.

See the insert for an opportunity to enter the Holiday Coloring Contest. A \$25 deposit will be made in to the Calf Club account of the winner

in each of three age divisions - 4 and under; 5 to 8 and 9 to 12 years old.



LOAN RATES As low as:

NEW/USED CAR APR*	
24 months	4.99%
36 months	5.24%
48 months	5.50%
60 months	5.84%
72 months	6.09%

Agriculture Loans 6.75%

Share Secured	
Over \$1000	5.45%
Under \$1000	8.45%
Super Saver	3% over high rate
Certificate	2% over rate

OTHER	
Personal	8.00%
Home Improvement	7.00%
MasterCard	13.90%
Mortgage	Call for rate
Real Estate	6.75%

SAVINGS RATES APY*	
Savings	1.00%

*APR is Annual Percentage Rate. Your rate may vary based on your credit history. Rates are subject to change without notice. Rates are as of September 20, 2005.

Super Saver	
\$500-\$24,999	2.02%
\$25,000-\$49,999	2.22%
\$50,000 and up	2.48%
OK Savers	
\$200-\$4,999.99	2.20%
\$5,000-\$24,999.99	2.00%
\$25,000-49,999.99	2.25%
\$50,000 and up	2.50%

Cattle Account	1.00%
Christmas/Vacation	1.00%
Calf Club	1.00%
Health Savings Account (HSA)	1.00%

Checking 0.50%

IRA	
\$200-\$9,999	2.20%
\$10,000-\$24,999	2.45%
\$25,000 and up	2.70%

Certificates (min. \$1,000 to open)	
182 Days	3.34%
1-Year	3.85%
2-Year	4.16%
3-Year	4.27%
4-Year	4.37%
5-Year	4.63%

(Higher rates available for higher minimum deposits) APY is Annual Percentage Yield. Check our website for up to date rate information.



PO Box 925687
Houston, TX 77292-5687

Houston Office
2315 Mangum Road
Houston, TX 77092
(713) 681-0339 Fax **(713) 681-2114**
Hours:
Monday - Thursday 7:30 am - 5:00 pm
Friday 7:30 am - 6:00 pm

Stephenville Office
2311 Northwest Loop
Stephenville, TX 76401
(254) 968-8543 Fax **(254) 968-4687**
Hours:
Monday - Thursday 7:30 am - 5:00 pm
Friday 7:30 am - 6:00 pm

Oklahoma Office
1204 S Agnew Ave
Oklahoma City, OK 73108
(405) 235-8543 Fax **(405) 235-8544**
Hours:
Monday - Thursday 8:30 am - 5:00 pm
Friday 8:30 am - 6:00 pm

Toll-Free Number Website address
(800) 683-6455 www.mtfcu.coop

Credit Union Closings
Thanksgiving, November 24 & 25, 2005
Christmas, December 26, 2005
New Years Day, January 2, 2006

Board of Directors
Chairman, Johnny Leibham
Vice Chairman, Kevin Kleb
Treasurer/Secretary, Lori Carter
Director, Don Bornemann
Director, Wayne Benfer
Director, Clarence Helfrich
Director, Henry Schmidt

Supervisory Committee
Don Bornemann, Robert Singeltary and Leslie Schultz

Management
President, Curby Stech
Executive VP, Brian Gilbert
VP Accounting, Liliana Burasi
VP Operations, Kerry Sheehan
Branch Manager- Stephenville, Karen Kime



MemberLine



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Fourth Quarter 2005

Brighten Up Your Holiday with Members Trust FCU

Need some extra cash to make your holidays shine?

As a valued Members Trust Federal Credit Union member, you may be entitled to skip-a-payment on your credit union loan this Holiday Season and free up some much needed cash. Members who are eligible can choose to skip this December payment on one or more loans. The payment will be deferred and extended to the end of the original term of the loan. There is no fee for this service. Interest will continue to accrue on the unpaid balance during this period. The next regular payment is due on the normal due date. By skipping a payment, the term of the loan may be extended. All other terms & provisions of the original loan agreement are unchanged. Start thinking of what you could do with



the extra money during the holidays. MTFUCU will be sending out more information to all qualified members, so watch your mailbox to see if you are eligible to take a holiday from your loan payment this year.



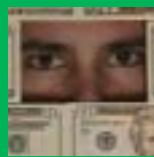
Business Accounts Available

Is your business looking for the perfect Business Account Package? Look no further, we have the perfect package for you. For businesses of all sizes, we offer two different checking accounts and a variety of complimentary services to meet your businesses financial needs. We offer:

- ★ Basic Business Checking
- ★ Commercial Checking
- ★ Business Bill Pay Online
- ★ Business Debit Card
- ★ Business Merchant Services

Upgrade your Business- call us to set up a Business Account Package today!!

FUEL Your Car and Your Savings



Whether you are shopping for a new car or just trying to maintain the one you have, you can take some steps to get the best mileage out of your gas purchases.

On the Road: Drive More Efficiently

- ▲ Stay within posted speed limits. Gas mileage decreases rapidly at speeds above 60 miles per hour.
- ▲ Stop aggressive driving. You can improve your gas mileage up to five percent around town if you avoid “jackrabbit” starts and stops by anticipating traffic conditions and driving gently.
- ▲ Avoid unnecessary idling. It wastes fuel, costs you money, and pollutes the air. Turn off the engine if you anticipate a wait. Combine errands. Several short trips taken from a cold start can use twice as much fuel as one trip covering the same distance when the engine is warm.
- ▲ Use overdrive gears and cruise control when appropriate. They improve the fuel economy of your car when you’re driving on a highway.
- ▲ Remove excess weight from the trunk. An extra 100 pounds in the trunk can reduce a typical car’s fuel economy by up to two percent.
- ▲ Avoid packing items on top of your car. A loaded roof rack or carrier creates wind resistance and can decrease fuel economy by five percent.

At the Garage: Maintain Your Car

- ▲ Keep your engine tuned. Tuning your engine according to your owner’s manual can increase gas mileage by an average of four percent.
- ▲ Keep your tires properly inflated and aligned. It can increase gas mileage up to three percent.
- ▲ Change your oil. According to the U.S. Department of Energy (DOE) and Environmental Protection Agency (EPA), you can improve your gas mileage by using the manufacturer’s recommended grade of motor oil. Motor oil that says “Energy Conserving” on the performance symbol of the American Petroleum Institute contains friction-reducing additives that can improve fuel economy.
- ▲ Check and replace air filters regularly. Replacing clogged filters can increase gas mileage up to ten percent.

At the Pump: Use the Octane Level You Need

Your owner’s manual recommends the most effective octane level for your car. For most cars, the recommended gasoline is regular octane. In most cases, using a higher octane gas than the manufacturer recommends offers no benefit. Unless your engine is knocking, buying higher octane gasoline is a waste of money.

In the Showroom: Consider the Alternatives

- ▲ Alternative Fuel Vehicles (AFVs) operate on alternative fuels, such as methanol, ethanol, compressed natural gas, liquefied petroleum gas, electricity, and others designated by the DOE. Using these alternative fuels in vehicles may reduce harmful pollutants and exhaust emissions. FTC Rules require labels on all new AFVs to give the vehicle’s estimated cruising range and general descriptive information. Find out how many miles a new AFV travels on a tank or supply of fuel because, gallon for gallon, some don’t travel as far as gasoline-powered vehicles.
- ▲ Hybrid Electric Vehicles offer another option for car buyers. According to DOE and EPA, these vehicles combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives, such as improved fuel economy and increased power. For more information on alternative fuel vehicles, or visit DOE’s Alternative Fuels Data Center website at www.afdc.doe.gov. More information about both hybrid-electric and alternative fuel vehicles is at www.fueleconomy.gov. Source: www.ftc.gov.



INTERNATIONAL Credit Union Day



Celebrate “Members Make It Happen”

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference. In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution’s ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality.



This International Credit Union Day, we want to thank you for being part of the credit union difference. On Thursday, October 20, we will be showing our appreciation at our Houston location by serving up complimentary hot dogs, sodas and other treats from 11:00 am until 2:00 pm. Our Stephenville location will be serving members with refreshments and Oklahoma City will also be serving up some wonderful treats. Stop by and let us thank you for being a member of our Credit Union. We look forward to seeing you!

Experience the Great Outdoors in a new vehicle from MTFCU!

Our low rates and easy repayment plans make getting your new or used car hassle-free and convenient. Just begin your journey by calling, stopping by or applying online at www.mtfcu.coop to get pre-approved before you shop! You can then shop online by clicking on the “Looking for a New Car” graphic or visit one of our special dealer representatives to find the perfect car, truck, or SUV. So grab your pre-approval ticket and hike, bike or climb your way to your nearest participating dealer to start your adventure! MTFCU, creating adventures since 1936.

*Annual Percentage Rate. Certain Credit Criteria Apply. Rates are based on credit history and are good through October 1 - 31, 2005.

Stephenville Celebration Day



The Stephenville branch would like to say “Thank You” to all of those who turned out for our Celebration Day! KSTV, the Mighty 93, came out and did a live broadcast from our branch where Karen,



Jill and Shelley worked hard greeting our community, opening accounts and dishing out pizza and drinks! Our own Curby Stech made his radio debut and was a huge hit! We had 176



people register for our giveaway, a weekend for two at the Rough Creek Lodge. Thanks to everyone who made this event such a huge success.