

Member Line

Are you ready to take online banking to the next level?

We're making changes to your online banking platform to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.






Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

To get started, you'll simply log in and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you are now ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system. There's no need for you to set it up again.

If you haven't yet taken advantage of online banking, there's no better time to begin. The flexibility, improved security and increased functionality of the new online banking platform give you the power to control your banking experience – right at your fingertips.

Same Great Features:

-  Online statements
-  Pay bills
-  Make loan payments
-  Transfer money between your Members Trust accounts
-  Setup recurring payments

Going Live October 25th.



Members and Service

by Brian Gilbert, CEO

As I am writing this article, I am thinking of all the turmoil in the world. We are definitely in a world-wide economy as what happens in other parts of the world is having a profound effect on what is happening here in the United States. And likewise, what is happening here is having a profound effect on others. Europe is having a financial crisis; the United States is up to our eyeballs in debt. Our economy is weak and therefore the central bank, aka Federal Reserve, is unwilling to allow rates to rise as it will further stall any recovery that is taking place. Therefore, we are seeing interest rates at an all-time low. When we thought they could not go any lower, they did.

These low rates are very hard on many of our members, particularly those who are retired and trying to live off of the income from their investments. It is a very difficult challenge to find a rate of return that is acceptable without taking undue risk. However, you must be very careful. It is times like this when it is easy to get into an investment that may not be understood. This in itself creates more risk. There is an old saying, "if it sounds too good to be true, then it probably is." Now I do not blame anyone for trying to do better in management of their resources, but it is very sad when a member relates a story of losing their principal by investing in something they did not fully understand.

Members Trust FCU is one of the safest places where you can put your funds. Sometimes preserving capital is not a bad strategy.

New Models Have Arrived!

Are you in the market for a new 2012 model? Or maybe you are looking for a gently used model. Whether you purchase the truck of your dreams or an economical car, Members Trust has easy and affordable auto loans just for you.



- Rates as low as 2.85% APR*
- Terms up to 72 months
- 10 second approval*
- Automatic payments from checking or savings

Finance a new or used auto loan or refinance a current auto loan with Members Trust and we will give you a **FREE \$100 gas card**. After you receive your FREE gas card, scan the tag below with your smartphone and find the cheapest gas in town.



*APR is Annual Percentage Rate and is based on credit worthiness. To qualify for \$100 gas card you must be approved for a new or used auto loan at Members Trust. Auto loans currently financed at Members Trust are not eligible for this offer. 10 second approval cannot be guaranteed in all applications. \$100 gas card offer expires 1/7/2012.



Calling all kids! Please help us decorate our Houston and Stephenville offices this holiday season.

Send us your original holiday-themed drawings, paintings or sketches. Or, you can download a coloring page at www.mtfcu.coop. Bring the artwork to your closest location, or mail it to us at:

2315 Mangum Road
Houston, TX 77092

2311 Northwest Loop,
Stephenville, TX 76401

Be sure to put your name, account number and age on your art. Each piece submitted will be entered into a drawing for \$50. There are three age groups: 4 and under, 5 – 8, and 9 – 12, and each location will have a winner from each age group!

*Send in your artwork by December 12, 2011 to Members Trust Federal Credit Union and you could win a \$50 deposit into your account. Winners will be notified by phone or mail and must be a member of the Nickels and Dimes Club.

Community Involvement

LOAN RATES As low as APR*

New Auto 2.85% for 24 months
New Auto 3.00% for 60 months
Used Auto 2.85% for 24 months
Used Auto 3.00% for 60 months

Agriculture Loans 6.50%

Share Secured

Less Than \$1000 5.25%
 \$1000 and Up 3.25%
Super Saver 3% over high rate
Certificate 2% over rate

OTHER

Personal 7.30%
Home Improvement 6.25%
MasterCard 13.90%
Mortgage Call for current rate
Real Estate (adjustable) 6.00%
Real Estate (fixed) 6.75%
Home Equity (\$49,999 or less) . . 7.00%
Home Equity (\$50,000 or more) . 6.50%
Mobile Homes, Boats & RVs . . . 6.20%

*APR is Annual Percentage Rate. Your rate may vary based on your credit history. Rates are subject to change without notice. Rates are current as of June 14, 2011. Auto rates may vary based on the term, age and condition of the vehicle.

SAVINGS RATESAPY*

Savings and share certificate rates are current as of June 14, 2011. Please call or visit www.mtfcu.coop for the latest rates.

Savings 0.25%

Super Saver (compounded monthly)

\$500-\$24,999 0.40%
 \$25,000-\$49,999 0.50%
 \$50,000-\$74,999 0.60%
 \$75,000-\$99,999 0.70%
 \$100,000 and up 0.75%

Premier Savings (compounded quarterly)†

\$500-\$24,999 0.40%
 \$25,000-\$49,999 0.50%
 \$50,000-\$74,999 0.60%
 \$75,000-\$99,999 0.70%
 \$100,000 and up 0.80%

Cattle Account 0.25%

Christmas/Vacation 0.25%

Youth Accounts 0.25%

Checking 0.10%

IRA and Health Savings Account (HSA)

(compounded monthly)

\$200-\$9,999 0.55%
 \$10,000-\$49,999 0.70%
 \$50,000 and up 0.90%

Certificates (min. \$1,000 to open)‡

182 Days 0.75%
 1-Year 1.00%
 2-Year 1.26%
 3-Year 1.46%
 4-Year 1.66%
 5-Year 1.67%

*APY is Annual Percentage Yield. Check our website for up to date rate information.

† Savings rates effective July, August & September 2011.

‡ Higher rates available for higher minimum deposits.



⇐ Members Trust is partnering with **Garden Oaks Elementary** in Houston to provide a convenient and fun way for students to learn about saving money.

Last May we sponsored and attended **Erath County Relay for Life** in Stephenville. ⇨



⇨ In August we attended "**Move In Day**" at Tarleton State University.

	May 2010	May 2011
Members	5,885	5,910
Loans	\$48,840,895	\$48,815,869
Deposits	\$60,220,450	\$62,695,569
Equity	\$3,866,807	\$4,623,901
Assets	\$64,428,582	\$67,769,865

Board of Directors

Kevin Kleb, Chairman
Johnny Leibham, Vice Chairman
Lori Carter, Secretary
Don Bornemann, Director
Wayne Benfer, Director
Clarence Helfrich, Director
Henry Schmidt, Director

Supervisory Committee

Margaret Moore, Chairman
Don Bornemann
Leslie Schultz

Management

Brian C. Gilbert, President/CEO
Liliana Burasi Canga, VP Accounting
Mark Button, Operations/Technology Manager
Karen Kime, Branch Manager - Stephenville

Credit Union Closings

Columbus Day, Monday, October 10th
Veteran's Day, Friday, November 11th
Thanksgiving Day, Thursday, November 24th
Christmas Day, Monday, December 26th
New Years Day, Monday, January 2nd



PRESORTED
STANDARD
US POSTAGE
PAID
HOUSTON TX
PERMIT NO. 1769

Houston Office
2315 Mangum Road
Houston, TX 77092
713.681.0339

Stephenville Office
2311 Northwest Loop
Stephenville, TX 76401
254.968.8543



Federally Insured by NCUA



Member Line

Your Credit Union Newsletter

Ready for Some Outdoor Adventure?

All Terrain Vehicles or ATVs are a great way for your family to have fun. Whether you're in the market for a new or used, or an ATV with three, four, six or even eight wheels, Members Trust can provide you with the best financing packages available.

- Low interest rates
- Long terms
- 10 second online approval
- Automatic payments from savings or checking

Get ready for your fall adventure by applying for an ATV loan today at www.mtfcu.coop!

