

Member Line

Know the Credit Card Difference

Credit cards aren't always the enemy. Members Trust offers a credit card with a conscious.

Compare our card with your current card, and see what's the better deal. We've dissected our card to show you some of the hidden values.

- Fixed rate of 13.9% APR. Every purchase. All the time. We tell you what your interest rate is, instead of giving you a range.
- Cash advances at 13.9% APR. Cash advances are made at the same low interest rate as regular purchases.
- No annual fee. You don't have to pay to be a cardholder.
- No transaction fee. We want you to use your Members Trust card because it's a better credit card. We're not going to charge you when you use it.
- No minimum finance charge. We don't penalize you for not spending a minimum amount.
- 25-day grace period on all purchases. Enjoy 25 days before interest is charged on any purchases, if balance is paid in full each billing cycle.
- Over the limit fee of \$20 per month for each exceeding month. Many charge per purchase when you are over your credit limit, whereas we charge only a small fee each month.
- Use worldwide where MasterCard is accepted.

Visit www.mtfcu.coop for even more benefits, including travel protection and extended warranties. Apply for your Members Trust MasterCard at the Houston or Stephenville location, or online at www.mtfcu.coop.

*APR is Annual Percentage Rate and all provided credit card information is current as of 12/15/2009.



Get the best rate possible

Know your debt to income ratio.

It's not something you think about very often, if ever, until you're applying for a substantial size loan. But, what exactly is debt to income ratio? Your debt to income ratio is the percentage of your income that goes to paying debts. The credit union uses this to determine how you're doing financially. But, you can easily do this calculation yourself.

First, add up all your monthly debts. This includes mortgage or rent payment, any loans or credit card payments, insurance premiums, basically anything that's a monthly expense. Set this number aside for a minute. Next, we need to find your monthly gross income. Simply take your yearly salary before taxes are paid, and divide it by 12. After you have your monthly salary, add in any guaranteed monthly income. That's your monthly gross income. We now have everything we need to get your specific debt to income ratio. All you do, is divide your monthly debt payments by your monthly gross income, and voila! That's your debt to income ratio.

Generally, anything under 35% is good, between 35 and 45% is moderate, and exceeding 45% is high. If you are discouraged because your debt to income ratio is high, consider meeting with one of our loan officers to see about a debt consolidation loan, or just to figure out the best path for you to take to reduce your monthly debts.

Protect Yourself and Your Purchases

It can be as easy as a simple math error. Or maybe you've forgotten to write down a purchase. Next thing you know, your account is overdrawn. Here are some ways to protect yourself:

- Write every transaction into your check register, so you always know how much you have in your checking account.
- Don't forget to deduct automatic bill payments that you have scheduled.
- Review and balance your account often, with NetBranch online banking.
- When a check is deposited into your account, the money may not be immediately available. Depending on the check amount and origin, there may be a hold placed on the money.
- When using your check card, some merchants may hold an amount of funds greater than your transaction, until the purchase clears.
- Sign up for Overdraft Protection on your checking account. Funds will be transferred from a savings account, or a preapproved line of credit, so you'll never have to worry about bouncing a check or having your check card declined.

Call or visit us today to find out more about Overdraft Protection and NetBranch online banking.



Retirement. Planning is key, and we're ready to help.

Members Trust has three IRA choices available, all of which you can fund before April 15th, and count toward 2009 deposits.

Traditional IRA- Anyone under the age of 70 1/2 who receives income compensation, or is filing jointly with a spouse who receives income compensation, can open and contribute. You can contribute up to \$4000 annually and your earnings grow tax-deferred until the money is withdrawn. This IRA is attractive if you will be in a lower tax bracket once you're ready to receive your IRA disbursements.

Roth IRA - Contributions into this account are made from earned income, so the tax has already been paid. Therefore, withdrawals up to the total contribution are tax-free and the contributions can be withdrawn at any time without a penalty, regardless of age.

Coverdell (education) IRA - This special IRA is meant to give a tax shield to savings for educational purposes.

The contributions are not tax-deductible and only the beneficiary can make withdrawals from this account for qualifying elementary, secondary and higher education expenses.

We're ready to help you plan for retirement. Call or stop by for more info, or to contribute to your IRA.

What's Happening at MTFCU?

Stephenville

Everyone in Stephenville showed their TSU support by sponsoring the Taste of Tarleton family weekend. Karen, Kristen, Lisa and Michelle talked with the students and families, while Jill tended to the grill and cooked stuffed jalapeno peppers. They couldn't cook them fast enough to fend off the hungry crowds, and went through more than 300 stuffed peppers.

Members Trust also sponsored the TSU Presidents Day picnic, and participated in International Credit Union day festivities.



Lisa & Jill at the Taste of Tarleton

Houston

The Houston gang greeted members on International Credit Union day with a carton of milk and a cookie or two. ICU Day was started in 1948 as a way for credit unions to promote their achievements, and thank the members and staff who have made credit unions thrive.



Jose & Cynthia at ICU Day in Houston

Join Us at the Annual Meeting

You're part-owner, which means you have a vote in electing the Board of Directors that supervise the Credit Union operations. This year our annual meeting is going to be Saturday, April 3rd at the Harris County Extension Service Building. 2 Abercrombie Drive, Houston, Texas.

This is a good opportunity to join your fellow members and learn more about how the Credit Union operates. Watch for more details to come online at www.mtfcu.coop. RSVP by calling Mary Lowe at 281-953-7210.

Thanks So Much!

Best wishes to Melinda Watkins for her retirement from Members Trust on January 8th. Melinda has worked at the credit union for the past 20 years. She went out of her way to help members, and she will be greatly missed.

LOAN RATES As low as APR*

New or Used Auto. 4.95%

Agriculture Loans 6.50%

Share Secured

Over \$1000. 3.75%

Super Saver. 3% over high rate

Certificate. 2% over rate

OTHER

Personal 7.90%

Home Improvement 6.50%

MasterCard. 13.90%

Mortgage Call for rate

Real Estate (adjustable). 6.25%

Real Estate (fixed) 7.00%

Home Equity (\$49,999 or less) . . 7.25%

Home Equity (\$50,000 or more) . 6.75%

*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 December 17, 2009.

SAVINGS RATES APY*

Savings and share certificate rates are current as of December 17, 2009. Please call or visit www.mtfcu.coop for the latest rates.

Savings 0.50%
Super Saver (compounded monthly)

\$500-\$24,999 0.55%

\$25,000-\$49,999 0.80%

\$50,000-\$74,999 1.06%

\$75,000-\$99,999 1.16%

\$100,000 and up 1.26%

Premier Savings (compounded quarterly)†

\$200-\$4,999 1.26%

\$5,000-\$24,999 1.46%

\$25,000-\$49,999 1.66%

\$50,000 and up 1.76%

Cattle Account 0.50%

Christmas/Vacation. 0.50%

Youth Accounts 0.50%

Checking 0.10%

IRA and Health Savings Account (HSA)

(compounded monthly)

\$200-\$9,999 1.06%

\$10,000-\$49,999 1.31%

\$50,000 and up 1.56%

Certificates (min. \$1,000 to open)‡

182 Days 1.21%

1-Year 1.71%

2-Year 2.17%

3-Year 2.53%

4-Year 2.73%

5-Year 2.89%

Bump Up Certificate** 1.92%

*APY is Annual Percentage Yield. Check our website for up to date rate information. **Bump Up Certificate is adjustable once during the certificate lifetime, within the guidelines disclosed at certificate opening.

† Savings rates effective January, February & March 2010.

‡ Higher rates available for higher minimum deposits.



CONTACT INFORMATION

Houston Office

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Houston, TX 77092

(713) 681-0339

Fax (713) 681-2114

Hours:

Mon - Thurs: 7:30 am - 5:00 pm

Fri: 7:30 am - 6:00 pm

Stephenville Office

2311 Northwest Loop

Stephenville, TX 76401

(254) 968-8543

Fax (254) 968-4687

Hours:

Mon - Thurs: 7:30 am - 5:00 pm

Fri: 7:30 am - 6:00 pm

Toll-Free Number

(800) 683-6455

Website address

www.mtfcu.coop

Credit Union Closings

Martin Luther King Day, January 18

Presidents Day, February 15

Board of Directors

Chairman, Johnny Leibham

Vice Chairman, Kevin Kleb

Secretary, Lori Carter

Director, Don Bornemann

Director, Wayne Benfer

Director, Clarence Helfrich

Director, Henry Schmidt

Supervisory Committee

Don Bornemann

Margaret Moore

Leslie Schultz

Management

President, Curby Stech

Executive VP, Brian Gilbert

VP Accounting, Liliana Burasi Canga

Operations/Technology Manager, Mark Button

Branch Manager - Stephenville, Karen Kime

