

Member Line

Refinance and get **\$100!***

With our low, fixed rates and great terms, you can save money on your monthly payment. And now through the end of July **we'll give you \$100** just for bringing your loan from another lender to us!

Rates as low as **2.85% APR*** and terms up to **72 months**.

Apply online at www.mtfcu.coop and receive a 10 second approval* or **stop by** the Houston or Stephenville locations.

*APR is Annual Percentage Rate and is based on credit worthiness. To qualify for \$100 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 offer expires 7/31/2011.



Members and Service

by Brian Gilbert, CEO

We hear a lot about the economy and low interest rate, high taxes, quality of education, cost of education, cost of medical care, too much rain or not enough rain. The things to worry about are endless. We can worry ourselves to death on things that are beyond our control.

Rather than doing that, should we not spend our time and energy on things that we can control? To bring this closer to home, your credit union is a cooperative financial institution in which you are a part owner. One of the basic philosophies of the credit union movement is encouraging thrift of its members.

But what is thrift? It probably would include being frugal or not wasting what resources that you may have. It would include wisely managing your assets, income and expense. This takes some effort in building a budget to follow and discipline to stick to it. Neither of which is an easy thing to do. We are tempted every day by retailers who are trying to sell us their wares. Even those closest to us may encourage us to go astray as they may encourage us to spend unwisely.

When I was knee high to a puddle duck, I remember hearing an older gentleman say something like, "if we can separate our wants from our needs, we will be okay." That was in a time where things were a little harder to come by. I am sure, now from thinking back, he was a person who had lived through the depression years. But he had managed to accumulate a good deal of assets. For some reason, his words stuck to me. I think this is a pretty good way to summarize thrift.

Your credit union is here to encourage you to practice thrift by saving for the future and borrowing when it is the prudent thing to do. The other part of the credit philosophy is people helping people.

To be clear, Members Trust is here for your financial needs including taking care of your borrowing needs. When it is time for a loan, we want to be the first one you look to for your loan needs. At the same time, we are here to promote the long term well being of our members by encouraging thrift.

Make memories all summer long.



Finance a new or used RV or boat at Members Trust.

There is nothing like the exhilarating experience of salt spray blowing in your face from your own boat or seeing the sights of America and spending quality time with your family in your own RV. Members Trust can make it all possible with easy to handle boat and RV loans.

Rates as low at **2.85% APR** and **terms to meet your needs.**

Visit www.mtfcu.coop to apply today.

Sign up for Online Banking and enjoy your summer!

Enjoy FREE access to your Members Trust accounts 24/7 via your computer.

- Use NetBranch Online Banking to view transactions and make loan payments, transfer money between your Members Trust accounts and much more.
- Use Online Bill Pay to pay bills or setup ahead of time recurring payments.
- Receive eStatements online.

Call to set up these services today.



A big thanks to all members who attended our Member Appreciation Day in Stephenville!

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.



Attention Members!

Reg CC Funds Availability Changes. Beginning July 21st, 2011 when making a deposit, the first \$200 will be made available on the next business day rather than \$100.00 as it is presently.

	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

Independence Day, Monday, July 4th
Labor Day, Monday, September 5th



PRESORTED
STANDARD
US POSTAGE
PAID
HOUSTON TX
PERMIT NO. 1769

Houston Office **Stephenville Office**
2315 Mangum Road 2311 Northwest Loop
Houston, TX 77092 Stephenville, TX 76401
713.681.0339 254.968.8543



Federally Insured by NCUA



Member Line

Your Credit Union Newsletter

Fun summer activities in Houston & Stephenville:



Stephenville:

Splashville - Splashville is open through Sunday, August 21. Summer camps and events. Check out what's coming up on the Stephenville Chamber of Commerce's website. www.stephenvilletexas.org

Houston:

Houston's Museum District - Well known for its diverse museums, in this link you'll find the FREE days the museums offer down near the medical center. Make a day of it! www.houstonmuseumdistrict.org

Discovery Green Park - Enjoy this 12-acre park located in the heart of downtown Houston. It features an interactive water fountain, model boat basin and playground. www.discoverygreen.com

Splashtown - Members Trust has discount tickets available at our Houston office. www.splashtownpark.com