



Join us at the Texas Ag Expo in Stephenville, TX! This year's show will be held on Friday, October 28th and Saturday October 29th at the Lone Star Arena on Hwy 377. Members Trust Federal Credit Union will have a booth with important information on all of the services and financial products that we have to offer our members.

**The Viva Oklahoma! Hispanic Chamber Expo 2005 in Oklahoma City is coming up on July 30th. Join us from 9:00 am until 6:00 pm at the Oklahoma State Fair Park.**

LOAN RATES. . . . .	As low as:	<i>Super Saver</i>	
<b>NEW/USED CAR</b> . . . . .	APR*	\$500-\$24,999 . . . . .	1.56%
24 months . . . . .	4.99%	\$25,000-\$49,999 . . . . .	1.81%
36 months . . . . .	5.24%	\$50,000 and up . . . . .	2.07%
48 months . . . . .	5.49%	<i>OK Savers</i>	
60 months . . . . .	5.74%	\$200-\$4,999.99 . . . . .	1.66%
72 months . . . . .	5.99%	\$5,000-\$24,999.99 . . . . .	1.76%
		\$25,000-49,999.99 . . . . .	1.92%
		\$50,000 and up . . . . .	2.17%
<b>Agriculture Loans</b> . . . . .	6.25%		
<b>Share Secured</b>		<b>Cattle Account</b> . . . . .	0.90%
Over \$1000 . . . . .	5.05%	<b>Christmas/Vacation</b> . . . . .	0.90%
Under \$1000 . . . . .	8.05%	<b>Calf Club</b> . . . . .	0.90%
Super Saver . . . . .	3% over high rate	<b>Health Savings Account (HSA)</b> .0.90%	
Certificate . . . . .	2% over rate		
<b>OTHER</b>		<b>Checking</b> . . . . .	0.50%
<b>Personal</b> . . . . .	8.00%	<b>IRA</b>	
<b>Home Improvement</b> . . . . .	7.00%	\$200-\$9,999 . . . . .	1.92%
<b>MasterCard</b> . . . . .	13.90%	\$10,000-\$24,999 . . . . .	2.17%
<b>Mortgage</b> . . . . .	Call for rate	\$25,000 and up . . . . .	2.43%
<b>Real Estate</b> . . . . .	6.75%		
<b>SAVINGS RATES</b> . . . . .	APY*	<b>Certificates</b> (min. \$1,000 to open)	
<b>Savings</b> . . . . .	0.90%	182 Days . . . . .	2.78%
		1-Year . . . . .	3.29%
		2-Year . . . . .	3.65%
		3-Year . . . . .	3.80%
		4-Year . . . . .	3.96%
		5-Year . . . . .	4.32%

\*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 June 20, 2005.

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



**Contact Information**  
**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**  
 Labor Day, Monday September 5, 2005  
 Independence Day, Monday July 4, 2005

**Board of Directors**  
**Chairman, Johnny Leibham**  
**Vice Chairman, Kevin Kleb**  
**Treasurer/Secretary, Lori Carter**  
**Director, Mary A. Hollis**  
**Director, Wayne Benfer**  
**Director, Clarence Helfrich**  
**Director, Henry Schmidt**

**Supervisory Committee**  
**Don Bornemann and Robert Singeltary**

**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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## Don't Get Stuck In A Rut.

A new car, truck or SUV will keep you on course this summer. MTFCU is teaming up with CUAC to offer special car loan pricing throughout the month of July! With our low rates and easy repayment plans, getting your new or used car is both hassle-free and convenient!

There are three easy ways to shop:

**Houston Area:**  
 From July 1-31st, you can come into our Houston office and get pre-approved for your auto. Take your pre-approval ticket to any of the participating area dealers and see the dealer representative to shop for your auto. View the list of representatives online at [www.mtfcu.coop](http://www.mtfcu.coop) when you click the "Credit Union Car Sale" graphic.

**Outside of Houston:**  
 Come by your local office and get pre-approved, then shop as you normally would. Once you find your auto, call us and we'll help you complete the sale!

**Shop Online:**  
 Visit us at [www.mtfcu.coop](http://www.mtfcu.coop) and click on the "looking for a new car" graphic to:



**Rates as low as 5.24% APR\* for 60 months.**

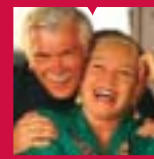
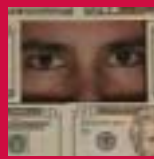
- ★ View thousands of pre-owned vehicles
- ★ Research new makes and models
- ★ Get an instant no-obligation quote
- ★ Research auto information on CARFAX & Kelley Blue Book
- ★ Apply online for your auto and much, much more!

With online auto shopping, special dealer representatives and an easy application process, it couldn't be easier! Plus, you can cross the finish line first when you apply online and get your loan approved in 10 seconds or less!\*

Call us, stop by or apply online to get pre-approved before you shop!

**MTFCU, putting cars on the road since 1936.**

\* Annual Percentage Rate. Certain Credit Criteria Apply. Rates are based on credit history and are good July 1-31, 2005. Not all loans can be approved in 10 seconds or less.



# CHOOSING the right computer.



## SUMMER Travel Tips



### How To Manage Your Travel Money

When packing for your summer trips this year, be sure that you are not left in the lurch when it comes to your travel funds. Here are a few basic tips, whether traveling domestically or internationally:

**What credit cards do I need to take with me?** Take your major credit cards, such as VISA or MasterCard, which are accepted worldwide. When traveling, it is probably better to use your credit card, rather than your debit card. When checking into a hotel, the hotel will often "block" a portion of credit on your limit to ensure that there will be enough

funds to pay your bill. If you use a debit card, they are essentially freezing the funds in your checking account! Leave all your local store credit cards in a secure location at home; there will be no need to carry them with you.

**Contact your credit card company before you leave.** By notifying your credit card company ahead of time, you may prevent delays. The unfamiliar spending patterns might cause them to suspect that the card is being used fraudulently and delay your approvals. They also can explain many of the services that they can provide while you are on your trip such as extra insurance for your rental car, luggage or purchases. Make sure the coverage offered extends outside the United States and will be valid in all the countries where you'll be traveling. Be sure to note any exceptions. You should also take this opportunity to verify acceptance or any restrictions if you are traveling to a foreign country. Your credit card company can explain cash advance, ATM, foreign purchase and foreign exchange rate policies and fees.

### Take along your ATM or Check Card.

You can use it to access cash during your trip. The ATM will issue money in the local currency and often provides the best exchange rate. Don't wait until you're out of money to go to an ATM; the machines can run out of money or break down, especially in foreign countries. When exchanging US dollars for local currency, shop around. Banks usually offer the best rate and the exchanges at the airport and tourist centers usually offer the worst.

### When you use traveler's checks, take the same precautions you would to protect cash.

Make copies of your travelers checks before you go and keep them separate from the actual checks. Copies should include serial numbers, the denominations, the date and location of their purchase and most importantly, the phone number to call to report them missing. If you need some extra cash for a trip this year, give Members Trust a call or apply online for a low-rate vacation loan at [www.mtfcu.coop](http://www.mtfcu.coop).



Technology is everywhere. Computers are becoming common household appliances, with many households having two or more computers! It's becoming more and more difficult to be connected without a

computer. If you've been considering purchasing or upgrading a computer, where do you begin? With so many choices available, how do you choose the best option for your needs?

### Manufacturers

Dell, Gateway, Hewlett-Packard, IBM, Sony, and Toshiba are the leading manufacturers of desktop and laptop computers that use Microsoft Windows technology. Apple is the sole maker of Macintosh

computers. Most manufacturers offer lines in several different price ranges.

### Usage

How will you be using your computer? Do you only need to perform routine

functions such as word processing, spreadsheet functions, and basic Internet connections? Will you be utilizing high-powered programs that require speed and versatility? Once you assess your usage, you can begin to choose the model that's right for you.

### Budget

Computers range in price from \$400 to over \$3,000, and if you determine that you need a high-powered computer, they can get costly. If you need a little extra help financing the computer, we are here to help. Before you considering applying for credit with the store or the computer manufacturer, consider one of MTFCU's Personal Loans. We have great rates and easy repayment plans!

## ATM Safety Facts

ATMs have become a part of most people's lives. But that doesn't mean you should take your safety when using an ATM for granted. Here are a few guidelines for making your ATM transaction safe and easy:

Have your card ready when approaching the ATM. Use your body to obstruct the view of the key pad when you enter your PIN.

Immediately remove your cash, ATM card and receipt and return to your vehicle.

Do not use an ATM that is poorly lit, or has landscaping that obscures your view.

Never write your PIN on your ATM card or holder. Do not disclose your PIN to anyone or allow someone else to use your ATM card and PIN.

If you feel you are in any danger, immediately cancel the transaction and leave the area. If necessary, drive to a public area or your nearest police station.

## INTRODUCING Our New Website

Visit our re-designed website at [www.mtfcu.coop](http://www.mtfcu.coop)! It's easy to use and is full of valuable information, including current rates, online applications and more.

## Protect Your Investment

### Extended Warranty and GAP Protection Available

With the exception of your home, the largest purchase you've probably made has been your automobile. MTFCU offers two important add-ons that will help you protect that very important investment: Extended Warranty and Guaranteed Automobile Protection (GAP). An Extended Warranty allows you to have protection on your vehicle even after the manufacturers warranty runs out, usually around 3 years or 36,000 miles. Since most consumers keep cars longer than that, you want to be sure you are protected in the event of a breakdown. GAP is a

product that helps to cover your financial investment in the unfortunate event that you have an accident and your car is "totaled" by the insurance company. GAP will pay the difference between the value

of the vehicle and what you owe on the vehicle. MTFCU's Extended Warranty and GAP products are very valuable services, and priced very competitively. Don't drive off the lot without them!

