

Member Line

First Quarter 2016

Your Tax Bill Solved with a Low Rate Personal Loan

Take the stress out of tax time because Members Trust makes paying your taxes easy and affordable! Our low rate Personal Loans are a great option to help you cover your taxes or any added expense.

You'll make affordable payments over time to ease your tax burden. Apply online today at www.MTFCU.coop or call 800-683-6455, to discuss your tax loan options.

**MENTION THIS AD
& GET AN ADDITIONAL
.50%
APR¹** OFF OUR
ALREADY
LOW RATE

**FIXED RATES
START AS LOW AS
6.25%
APR¹
WITH TERMS UP TO
48 MONTHS**

¹APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and term may vary. Must mention ad to receive the .50% APR discount. Offer good January 1, 2016 through April 15, 2016. Current MTFCU loans are not eligible to receive promotional offer. Membership at MTFCU is required and becoming a member is as easy as opening a savings account with a minimum opening deposit of \$5.



You are the reason for our success

A MESSAGE FROM: BRIAN C. GILBERT, CEO

Happy 2016 as we look at 2015 in our rear view mirror. I thank each of you for the trust that you place in us, to work with you, on your financial issues. We know it does not get any more personal than when you entrust us with your financial matters. Thanks for your confidence. You are the reason for our success.

This is a big year as we celebrate our 80th anniversary, in 2016. This is a nice milestone for us, as it proves that we have some staying power and we are adding value to our member's lives. You will be seeing more about this throughout the coming year, but we wanted to mention this as we kick off the New Year. And no, I was not here when the credit union started in 1936, as some of my younger coworkers think!

Next, I would like to mention that you will be seeing a new look from your credit union, as we move into 2016. We have developed a new logo and brand for Members Trust and we hope that you like what you see. We have involved everyone, from our members to our board and our employees, in the development of this new brand. We think that it embraces the image of this credit union and our goal of meeting the needs of our urban members, as well as represent the rural and agricultural history that we have and continue to serve. We are excited about this development.

Along with that, we are rolling out a new website that will be more friendly and easier to navigate, via desktop, laptop, tablet and mobile devices. We have been developing this over the last 6 months and think it will be a great enhancement for our members.

We recently held a groundbreaking ceremony with our board and employees, to expand our Houston location. You may not be aware, but we purchased the bank building, adjacent to our current Houston branch. We are going to make some changes, including an expanded lobby space and drive up facility, which should enhance the experience for our members and help us streamline some of our workflow in this location. As with any building process, there will be some inconveniences; however, we feel that in the end, the reward will be worth the effort.

Stay tuned for more information and I hope that you have a prosperous 2016.



EMV Chip Cards - The New Standard for Card Protection!

Coming this spring, Members Trust will be upgrading our Visa Debit Cards to the new EMV Smart Chip Technology to provide our members the highest level of card security available.

What is an EMV card? An EMV card looks just like a standard debit or credit card but in addition to the normal magnetic strip, a microchip is embedded into the card that encrypts information related to your financial transactions for enhanced security. The embedded chip more accurately determines a card's authenticity, at the time of transaction, and is difficult to counterfeit or copy. While chip cards help reduce certain kinds of fraud related to data breaches, they cannot prevent data breaches from occurring or all fraudulent criminal activity. You can use your chip card to conduct transactions at any chip-enabled terminal.

When will my new EMV Visa Debit Card arrive?

- **New Visa Debit Cards** will automatically be issued to new members starting late 2nd quarter.
- **Lost or damaged cards** will automatically be replaced with the new EMV Visa Debit Card starting late 2nd quarter.
- **Current members with an existing Visa Debit Card** will receive their new EMV Visa Debit Card on your natural renewal date.

To learn more, please talk to a Credit Union Representative at 800-683-6455.



Community Involvement

2016 Scholarship Program

If you are a high school senior or attending college now, don't miss the opportunity to earn **\$500** toward your continuing education! Go to www.MTFCU.coop and download the academic scholarship application and view the eligibility requirements. Completed scholarship applications must be postmarked or returned to Members Trust Federal Credit Union on or before Monday, May 2, 2016 to be eligible for consideration.

Save the Date - Annual Meeting Announcement

Join us for lunch, business meeting and Board Elections on **April 2, 2016 at 10:45 a.m.**, at the Bear Creek Community Center. Watch your mail for more details!

Realty Fair

On Wednesday, October 14, 2015, Members Trust was proud to participate in a **Realty Fair** held at **Lutheran High North**. A Realty Fair is an interactive financial literacy tool for high school students, which provides hands-on experience about some of the financial challenges students face when they start life on their own.

\$1,000 Winner - Steven Carr

Steven Carr took advantage of our awesome Truck'tober loan promotion and won \$1,000! Congratulations Mr. Carr and thank you for your membership!

FINANCIAL HIGHLIGHTS

	November 2015	November 2014
Members	6,529	6,239
Loans	\$61,784,983	\$55,747,970
Deposits	\$90,345,097	\$79,769,395
Equity	\$8,420,252	\$7,756,549
Assets	\$99,491,885	\$88,372,416



Credit Union Closings

Members Trust will be closed on the following federal holidays. Access your account anytime 24/7 using free Netbranch Internet Banking.

Martin Luther King Jr Day • Monday, January 18, 2016
President's Day • Monday, February 15, 2016

New Year - New You - New Resolutions

Every January, roughly 44 percent of Americans will set a resolution (or two) to better themselves in some way. And usually spending less and saving more makes the top ten resolutions set each year. Unfortunately, a much smaller percentage of people actually make good on their resolutions. Don't be that person! If boosting your savings and cutting your taxes for next year is your goal, Members Trust can help with an Individual Retirement Account.

IRAs provide low-risk, tax-deferred or tax-free savings to help you plan for your retirement. We offer a four different IRAs so you can pick one that fits your needs.

Traditional IRA allows tax-deductible contributions of up to \$5,000 per year, or more if you're over age 50, which reduces your tax liability¹.

Roth IRA is a non-tax-deductible way to save for retirement, but it offers you greater flexibility because contributions can be withdrawn at any time without a penalty or tax².

Coverdell Education Accounts are a great way to save for education expenses and combat the rising cost of education for your kids or grandkids.

Simplified Employee Pension (SEP) is a retirement plan designed especially for individuals and small business owners. Contributions into a SEP are tax-deductible, which lowers your tax liability, in the current year.

For more information about your IRA options, visit www.MTFCU.coop or give us a call so we can help you achieve your 2016 resolutions!



¹If you need the money once it is in an IRA, the withdrawal is subject to income taxes and a 10% penalty if you are younger than 59 ½. However, you can withdraw the money penalty free (taxes will still be imposed) if you use the money for a first-time home purchase, higher education expenses, medical expenses, health insurance premiums and qualified reservist distributions. ²Withdrawal of earnings are subject to penalty and taxes.

www.mtfcu.coop



Experience the **CREDIT UNION** difference.

New Year - New Look



We are proud to announce the launch of our new Credit Union logo, colors and website, as an ongoing evolution of our brand. After 80 years of service, it was the perfect time to evaluate our brand and logo to ensure it was in sync with where we've been, who we are and where we are going. After careful consideration, we chose a new logo and design that represents our rich history in the dairy and agricultural industries, but with a more modern look that captures our urban heritage, as well.

You will see our new logo and colors on all of our marketing materials, including this updated newsletter. Our new website has also been updated with a new look and intuitive design that makes it easily accessible on desktop, mobile and tablet devices. We think you'll find the website content more robust and easier to navigate. Please check it out at www.MTFCU.coop.

