

Member Line

Second Quarter 2016

It's our 80th Anniversary so Let's Celebrate!

Get \$80 Towards Your 1st Payment!

Members Trust Federal Credit Union has a long history of serving our members and our communities since 1936.

A lot has changed in 80 years but one thing remains the same – our commitment to providing member-owners with quality financial services and delivering these in an efficient and friendly manner. Auto loans through Members Trust are hard to beat and easy to apply for. Whether you're buying a new or used vehicle, or looking to refinance your current ride, we can help!

It isn't 1936 anymore but Members Trust is still here and ready to help!

\$80 Deal

	Then: 1936	Now: 2016
Average Cost of a New Car	\$600	\$33,560
Average Cost of a Gallon of Fuel	\$0.10	\$1.95

NEW & USED AUTO LOANS

Rates start as low as **1.99%** APR¹

Terms up to 72 months

In honor of our 80th Anniversary, close your new or used auto loan before July 31, 2016, and get \$80 towards your first payment!²



Get helpful online auto shopping tools and apply today at www.MTFCU.coop.

¹APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and term may vary based on the loan amount, term, and your personal circumstances. Rates current as of June 1, 2016. A fixed-rate loan for \$30,000 based on a 1.99% APR paid over 48 months would have 48 monthly payments of \$650.72. Membership at MTFCU is required and becoming a member is as easy as opening a savings account with a minimum opening deposit of \$5. ²Must mention this newsletter ad to be eligible for the \$80 towards your first payment. All existing Members Trust loans and accounts must be in good standing. Offer good through July 31, 2016.

Car Shopping Made Easy

A MESSAGE FROM: BRIAN C. GILBERT, CEO

Did you know a car is the second-largest purchase most consumers will make? At Members Trust, we want to help guide you through that process. Understanding the payment structure that fits comfortably within your budget will help you save time and money at the dealership. Getting pre-approved through your credit union is a stress-free way to start the car buying process and puts you in the driver's seat.

In addition, we want you to shop with confidence and save time at the dealership so you're just a click away from driving the auto of your dreams! Getting into a new car is easy with the **NEW Members Trust Auto Shopping resource**. Our Auto Shopping program features millions of vehicles in inventory nationwide. You can research vehicles, take a virtual test drive, build the car you've always wanted, learn about safety features, apply for your auto loan and much more!

We are pleased to offer this service to our members. Visit www.MTFCU.coop and click on the icon at the top of the page to start shopping today!



EMV Chip Cards - Coming this Summer!

Members Trust is upgrading our Visa Debit Cards to the new EMV smart chip technology, to provide our members the highest level of card security available.

When should I receive my new EMV Visa Debit Card?

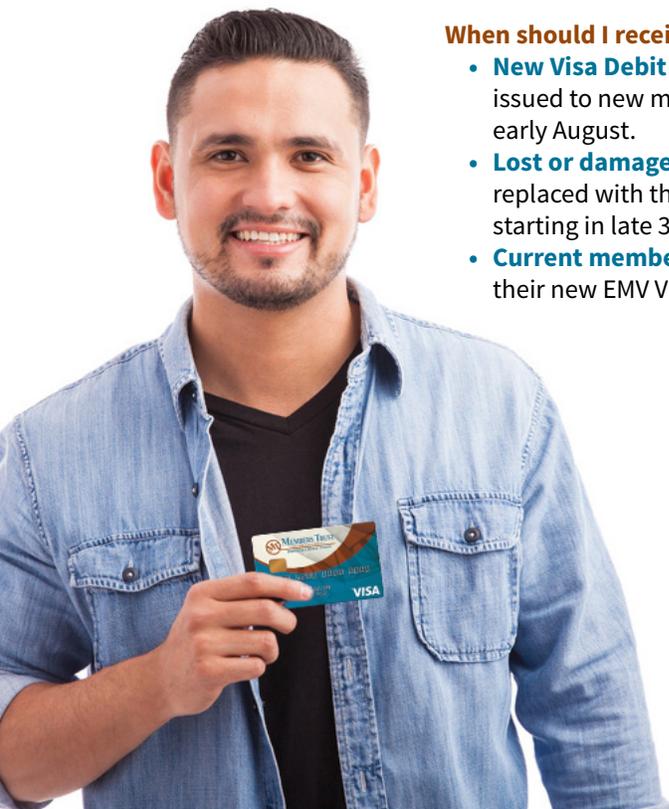
- **New Visa Debit Cards** will automatically be issued to new members starting in late July and early August.
- **Lost or damaged cards** will automatically be replaced with the new EMV Visa Debit Card starting in late 3rd quarter.
- **Current members with an existing Visa Debit Card** will receive their new EMV Visa Debit Card on your natural renewal date.



What do I need to do? When you receive your new EMV Visa Debit Card:

1. Activate your new Debit Card.
2. Shred your old Visa Debit Card.
3. Set up any automatic drafts / payments on your new EMV Visa Debit Card.
4. Your new EMV Debit Card will work at both traditional credit card terminals, as well as, the new chip-enabled EMV card readers. If you are using a traditional terminal, you will swipe your card and conduct your transaction, as usual. If you are using a new chip-enabled terminal, insert your card with the chip toward the terminal, facing up. Do not remove your card until prompted. Provide your PIN and signature, when prompted. When the terminal says your transaction is complete, remove your card.

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



Community Involvement

2016 Scholarship Winner

Congratulations to the recipients of the 2016 MTFCU Scholarships. These three students from within MTFCU membership, each received \$500 for their outstanding academic and extracurricular performance. Congratulations and we wish you all the best as you continue your education.



BRENNEN RUSSELL OPELT

Graduating from Tomball Memorial High School
Plans to attend: Texas A&M University



REBECCA ANNE HARLE

Graduating from Cinco Ranch High School
Plans to attend: Texas Tech University



THOMAS WILLIAM HOLLAND

Currently attending Tarleton State University with hopes to transfer to Texas A&M or the University of Texas.

FINANCIAL HIGHLIGHTS

	April 2015	April 2016
Members	6,356	6,696
Loans	\$57,963,958	\$64,983,509
Deposits	\$83,339,918	\$91,664,455
Equity	\$7,901,958	\$8,090,844
Assets	\$94,715,220	\$100,617,330



Credit Union Closings

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

Memorial Day - Monday, May 30, 2016
Independence Day - Monday, July 4, 2016
Labor Day - Monday, September 5, 2016

New Data Processing System Beginning November 1, 2016

Our Data Processing (DP) system is used to maintain all member accounts, loans, and process all member transactions, as well as, handle all accounting and operational functions for the Credit Union. It is the lifeline between the credit union and our members. Our current system has served us well since the early eighties; however, technology has changed significantly. As a result, Members Trust will be upgrading to the Corelation DP system so that we can meet our member's needs efficiently and effectively while providing the technologies that will enhance service to our members.

Any DP conversion can be challenging; however, we are working hard to minimize the impact that this transition has on our members. In the process, we want to keep you informed.

New Processing System FAQs

What is the date of the conversion? The DP conversion will occur at the close of business on Friday, October 28th and will run through Monday, October 31st. Members Trust will be closed on Monday, October 31st to complete the conversion and reopen for business on Tuesday, November 1st.

Is my personal data still safe and secure? Yes. Your personal data and account information are safe and secure, as always. Your funds also remain secure at Members Trust Federal Credit Union. All accounts will continue to be insured by NCUA (the National Credit Union Administration) for up to \$250,000 per account.

Will my member / account number change? No. Your member number will remain the same.

Will I have to order new checks? No. You will not need to order new checks. The account number on your checks will still correspond with your share draft (checking) account. The Members Trust routing and transit number will not change - 313083620.

Can I still write checks during the conversion? Yes. You can write checks while Members Trust is closed. As always, you are responsible for ensuring that there are sufficient funds in your account to cover any checks you write during this time.

Will I have access to my funds during the conversion? We will begin the conversion process after close of business on Friday, October 28th. The new system will be operational on Tuesday, November 1st. During this time, you will have limited access to your funds through your ATM card or Visa Debit Card. Access to home banking, bill pay, eStatement, Private*Line and Shared Branching will not be available. You can access your funds during this time by:

1. Writing a check,
2. Using a credit card or
3. Making the appropriate cash withdrawals prior to close of business on October 28th.

Along with the DP conversion, there will be changes to NetBranch home banking services which will affect how you log into home banking from your computer or mobile device, as well as, mobile deposit. We will keep you informed about these and other changes, as we get closer to November 1st.

We appreciate your patience during this upgrade process. Our goal is to make this transition as seamless as possible for our members. Stay informed by visiting our website at www.MTFCU.coop, register for our Blog Posts and follow us on Facebook.



HOUSTON
2315 Mangum Road Houston, TX 77092
713-681-0339

STEPHENVILLE
2311 Northwest Loop Stephenville, TX 76401
254-968-8543

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www.mtfcu.coop



Experience the **CREDIT UNION** difference.

*Blue skies, warmer weather
and summertime fun!*

No matter what you have planned this summer, Members Trust can get you there with our Personal Adventure Loans. Start your next adventure with a Members Trust personal loan!

PERSONAL ADVENTURE LOAN

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

Apply Online at www.MTFCU.coop



¹APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and term may vary based on the loan amount, term, and your personal circumstances. Rates current as of June 1, 2016. A fixed-rate loan for \$10,000 based on a 6.25% APR paid over 48 months would have 48 monthly payments of \$236.00. Membership at MTFCU is required and becoming a member is as easy as opening a savings account with a minimum opening deposit of \$5.

