Member Line

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First Quarter 2015

OPTIONS FOR TAX SEASON

Whether you're getting a tax return and you want to invest it, or if you need help paying your taxes this year, we have the tools you need to make the most of tax season.

TAX LOAN

Our low rate **Personal Loans** are a great option to help you cover your taxes this year. We offer rates as low as **6.25%APR*** and terms up to **48 months**. You'll make small affordable payments over time to ease the strain of tax season expenses. Apply online today at www.mtfcu.coop or contact us to discuss your tax loan options. Call 713-681-0339 or 254-968-8543, or email info@mtfcu.coop today.

INVEST YOUR RETURN

We offer a range of **CDs** (Certificates of Deposit) with terms from **6 months to 60 months** and rates from **0.40%APY* to 1.81%APY***. Make the most of your return by earning interest on your savings over time.

*APY=Annual Percentage Yield. Rates are based on amounts and terms. Rates are subject to change. See website for current rates.

Growth and Changes in 2015

by Brian Gilbert, CEO

Welcome to 2015. I am happy to say that MTFCU had another good year in 2014. The cooperative spirit is alive well at your credit union.

A milestone that we reached at year-end was to surpass $90 million in assets. We had a growth rate of 12.7% for the year which is a fairly rapid rate for a credit union. Remember, a credit union's only source of capital is retained earnings and so we must manage growth to not surpass capital. The credit for our success goes to my fellow employees and our members who see the value in using MTFCU for their financial needs.

Of course with growth come some growing pains. One of the issues is the need for more office space. In Houston, we have been out of space for several years. Because of this, we are losing efficiency in our workflow and do not always have proper facilities to meet our members' needs. We had been planning on a new building on the property right behind our existing building. However, prior to implementing this project, the bank building on our south side became available. So, your board of directors changed plans and purchased this property. We are now working on plans to enhance the functionality of that building to meet our needs. This process will take 8 to 10 months, but before this time next year, we should be in a new office here in Houston. The good news is that we should be in the same location, so we will remain at a convenient location for our members.

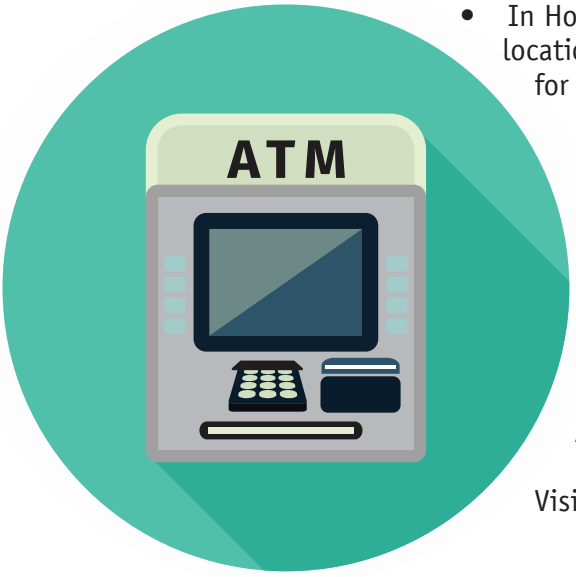
We know there will be some inconvenience during our construction process, but I am sure the process will be well worth the trouble. In addition, we hope that much of the road work here on the Northwest Freeway will be completed and allow easier access for our members in the next year.

Even while discussing this, our Stephenville office is out of space as well. So, before you know it, we will be planning on an enhancement to our office space there as well.

These challenges are a good sign of our growth. It is because of you, our members, using MTFCU, that we are able to make these advancements. Thank you for loyalty, and please continue to encourage your family and friends to join us here at MTFCU and experience the credit union difference. Best wishes for 2015!

Convenience is Here! Hundreds of Free ATMs

Enjoy FREE ATMs in Houston, Stephenville and beyond by using ATM-1 and Members Trust Preferred Partner ATMs. As an MTFCU member, you're automatically enrolled to receive FREE ATM ACCESS at the convenient locations listed on our ATM locator as often as you like; without any fees.



- In Houston, visit CVS/pharmacy, Target & Walgreens stores. With over 375 locations throughout the Houston area, there's sure to be one near you. Look for the ATM-1 sticker to ensure free ATM transactions.
- In Stephenville, visit H-E-B and Walgreens stores for Preferred Partner access. You'll see the Members Trust logo on the ATM.
- In Dallas-Fort Worth, free ATM-1 access is available at CVS/pharmacy, Target and 7-Eleven locations.
- Throughout Texas, use our ATM locator to search for Free ATMs wherever you are. We currently offer extended access in San Antonio and Austin at select retail locations.

Visit www.mtfcu.coop to locate surcharge free ATMs near you.

Community Involvement

Help Your Child or Teen Succeed!

Googolplex, Money Mix, Guides to Independence are free online educational portals for the children, teens and young adults in your life. Open a savings or checking account for your child and give them free access to all three! These portals provide information, quizzes, calculators, activities, blogs and more for every age group. Your child can learn about budgeting, saving, loans, credit and so much more. Members Trust believes in providing education for our young Members so that they are prepared for the real world. That's why we encourage you to open a Members Trust account for your loved one today. Contact us via email at info@mtfcu.coop or visit www.mtfcu.coop for more information.

Netbranch Home Banking

Now is an excellent time to enroll in Netbranch Home Banking. This free convenient service allows you to access your MTFCU accounts 24/7 using your computer or mobile device. Check balances, transfer funds, pay bills, and more with ease. Just visit www.mtfcu.coop and click Netbranch to enroll.

Toy Drive:

Thank you for your generous donations! We collected many toys for Houston area children thanks to you, KHOU and the Houston Chapter of Credit Unions.

Annual Meeting:

Save the date for our Annual Meeting, which will be held at 10:45am on March 28, 2015 at Bear Creek Community Center. Join us for lunch and a business meeting as we reflect on 2014. We will also be holding Board Elections at that time.

Board Elections:

Board elections will be held at our Annual Meeting. The following individuals are up for reelection in 2015: Kevin Kleb, Johnny Leibham and Don Bornemann.

2015 Scholarship Announcement:

Applications are being accepted now for our annual scholarship program. Members who are current college undergraduate students or high school seniors are eligible to apply. Visit www.mtfcu.coop to download an application and view the eligibility requirements. All applications are due no later than **Friday, May 1, 2015**.

	December 2013	December 2014
Members	5,919	6,283
Loans	$55,647,059	$57,509,357
Deposits	$72,571,629	$81,690,381
Equity	$6,350,515	$7,585,842
Assets	$79,954,177	$90,158,360

Board of Directors

Kevin Kleb, Chairman
Johnny Leibham, Vice Chairman
Lori Carter, Secretary
Wayne Benfer, Director
Don Borneman, Director
Clarence Helfrich, Director
Henry Schmidt, Director

Management

Brian C. Gilbert, President/CEO
Liliana Burasi Canga, VP Accounting
Mark Button, Operations/Technology Manager
Karen Kime, Branch Manager - Stephenville

Supervisory Committee

Margaret Moore, Chairman
Leslie Schultz
Jorgen Jorgensen

Credit Union Closings

We will be closed on the following holidays. Use Online Banking or our other E-Services to manage your accounts any time.

Martin Luther King, Jr. Day, January 19th
President's Day, February 16th

Access your account online anytime using free Netbranch Home Banking.

We will reopen the following day at our regular business hours. You may still access your account at any time at www.mtfcu.coop.

Members TRUST of the Southwest Federal Credit Union

www.mtfcu.coop

Houston Office
2315 Mangum Road
Houston, TX 77092
713.681.0339

Stephenville Office
2311 Northwest Loop
Stephenville, TX 76401
254.968.8543

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Experience the **CREDIT UNION** difference.

Members TRUST of the Southwest Federal Credit Union

Member Line

Your Credit Union Newsletter

Competitive Auto Loan Rates as low as 1.99%APR*!

We want to finance your New or Used Auto Loan. We offer rates as low as 1.99%APR* and terms up to 72 months! Our online loan application is quick and easy. Visit www.mtfcu.coop and click on the 10 Second Approval button near the bottom of the page. Apply now for great rates, flexible terms, personal service, and Experience the Credit Union Difference!

as low as 1.99%APR*
for up to 72 months

Apply online at www.mtfcu.coop using our 10 Second Approval link. Contact us today for more information.

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate may vary.