

# Member Line

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## NEW LOW RATES

- ✓ ✓ Home Improvement loans as low as 4.75%APR\*
- ✓ Home Equity loans as low as 5.75%APR\* up to \$50,000

**Apply online at [www.mtfcu.coop](http://www.mtfcu.coop) today!**

**Home Improvement** loans allow you to make repairs, add a room, put in a pool or pool house, update the exterior of your home, and more! What's on your home improvement list?

**Home Equity loans** allow you to use your home as collateral for a loan. This gives you the opportunity to finance medical expenses, complete home repairs, pay for college tuition or make large purchases.

In addition, we offer Fixed and Variable Real Estate loans and Mortgage options to fit your needs. Talk to a Member Service Representative about your loan needs today!



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

## Member Line

Your Credit Union Newsletter

introducing hundreds of  
**Free**  
atms across Texas



### Fee-Free ATM access across Texas!

In Houston, visit over 375 CVS/pharmacy, Target & Walgreens stores for fee-free access at ATM-1 locations. Look for these logos on the ATM.

In Stephenville, visit H-E-B & 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. Find the ATM-1 logo for free transactions.

Throughout Texas, use our ATM locator at [www.mtfcu.coop](http://www.mtfcu.coop) to search for free ATMs wherever you are.

# Reaching the Next Generation

by Brian Gilbert, CEO

I heard a surprising statistic recently. The baby boomer generation, which as we all know has greatly transformed the demographics of this country, consists of about 40 million people. Compare that to the upcoming generation, the millennial generation, which consists of 46 million people. We can certainly expect some tremendous changes over the next few years as more of this age group become adults and come into the work force.

Another surprising statistic is that a large percentage of the millennial generation does not know what credit unions are. While we in credit unions are proud of the fact that when people know about us, we are the most favored financial institution most polls. However, if people do not know what a credit union is, then we are merely a best kept secret.

When asked about credit unions, many people of the younger age groups express no interest in being part of a "union," indicating that they are thinking of a labor union. So, what have we done wrong in spreading the word about credit unions? Generally, credit unions are smaller financial institutions relative to banks and do not have the marketing budgets. Also, the term "bank" is more generically utilized than "credit union." While credit unions have been around since the 1800's as financial cooperatives, the names have not always been consistent. But credit unions do tend to become more relevant when the economy is tough.

So, how do we overcome this information gap? We must continue to tell our story. Our best source is word of mouth referrals from our current members. You, as members, have the most credibility. Please encourage your family and friends to join and become members of Members Trust Federal Credit Union. We believe in the many beneficial products and services we can offer to potential members within our communities, and we want to reach out to serve the needs of even more members.

When I first came to work here in April of 1978, the retiring manager at the time, A. M Davis, was well known for encouraging each family to sign their children up for membership in the credit union. His foresight led to many of the members that are active in the credit union to this day. One good thing about being around for a while is that you become a witness to history.

I am also remembering one of the credit union slogans back at that time for this dairy based credit union, "You never outgrow your need for milk or money." Many things have changed since that day, but, I can say from a personal standpoint that I still utilize both.

Thanks for being a member.

This is an important reminder regarding dormant or inactive accounts. Each year on July 1st, as required by law, any account identified as inactive for more than 3 years must be closed and the funds turned over to the state. Don't lose your hard earned money, maintaining active accounts is as easy as making regular deposits. We can help you set up direct deposit services, so contact us today.

## GENERAL FEES Effective as of April 1, 2014

Wire Transfer	
Domestic . . . . .	.20.00
International. . . . .	.60.00
Western Union	
Domestic . . . . .	.25.00
International up to \$500. . . . .	.50.00
International over \$500 . . . . .	.60.00
Returned check (NSF) each item drawn on other financial institution . . . . .	.25.00
Returned check unpaid for any reason drawn on other financial institution . . . . .	.25.00
Deposited Check Drawn on other institution returned unpaid for any reason....	25.00
Rejected NETBranch Bill Pay Item (per item). . . . .	.25.00
NETBranch Payments returned due to member error. (per item) . . . . .	.25.00
NETBranch Per Proof of Payment not necessitated by a dispute. . . . .	.15.00
NETBranch written correspondence to Payee . . . . .	15.00
Account Research (per hour) . . . . .	.25.00
Plus per copy fee . . . . .	2.00
Stop Payment (per item) . . . . .	.25.00
Account print out . . . . .	2.00
Cashier's Check (per check) . . . . .	.5.00
Certified Check (per check) . . . . .	.5.00
Third Party Teller Check . . . . .	3.00
Copy of Southwest Corporate Check . . . . .	.5.00
FAX machine (personal use) per page . . . . .	.2.00
Returned Mail . . . . .	.7.50
Outgoing IRA Transfer/Rollover Fee . . . . .	.25.00
Levy/Garnishment (per account/per occurrence) . . . . .	25.00

Check Imaging for Business Checking (per statement cycle). . . . .	.10.00
Safe Deposit Box Drilling. . . . .	.75.00
Lost Safe Deposit Box Lost Key (per key). . . . .	25.00
Safe Deposit Box Annual Box Rent ..see local branch for current annual box rental fee schedule	
Lost/Stolen Check Card after business hours call to Transfund. . . . .	25.00
Collection Item ( check received as collection item). . . . .	.15.00

## CHECKING/SUPER SAVER ACCOUNT FEES

Returned Check drawn on MTFCU (NSF) . . . . .	.25.00
Deposited Check Drawn on MTFCU returned unpaid for any reason. . . . .	.10.00
Stop Payment check, ACH (each item) . . . . .	.25.00
Courtesy Pay (per item). . . . .	.25.00
Check Copies (per item). . . . .	2.00
Bill Pay on NetBranch. . . . .	Free
Overdraft Transfer Fee (per day). . . . .	.2.00
Monthly Service Charge if balance falls below \$500. . . . .	.5.00
ACH Returned Item. . . . .	.25.00
Commercial Payroll ACH Origination. .10.00+	
1-50 \$.10 per transaction, per statement cycle	
51-100 \$.08 per transaction, per statement cycle	
100+ \$.05 per transaction, per statement cycle	
One Time ACH Origination. . . . .	.15.00
Statement Balancing or Account Research Per Hour . . . . .	.25.00
Plus per copy fee. . . . .	.2.00

Non-Member ATM Fee (Non MTFCU Members who use MTFCU ATMs)....1.50 per transaction  
 ATM Foreign Transaction (MTFCU Members who use other Institution ATMs)...1.00 per transaction  
 \*\*MTFCU participates in Two Surcharge free Networks: ATM1 and Transfund. Visit <http://www.mtfcu.coop> for more information.\*\*

ATM/Check Card Transaction against Insufficient Funds. . . . .	25.00
Replace Lost ATM/Check Card . . . . .	5.00
Excessive Trans. Fee On All Non Transaction Accounts (per transaction)....	10.00
Inactive/Dormant Accounts over 36 months . . . . .	5.00 per quarter

## CLUB ACCOUNTS

Christmas Club Account open withdrawal period is Nov 1st – Dec 31st  
 Withdrawals made outside this period will be assessed a fee. . . . . .5.00  
 Vacation Club – No penalty for withdrawal

## LOAN FEES

Duplicate Loan Papers . . . . .	50.00
Lost Titles . . . . .	25.00
Loan Refinance . . . . .	.75.00
Irrevocable Letter of Credit. . . ½ of 1% of ILOC	
Real Estate Loan Origination . . . . .	1%
Real Estate Modification/Restructure....	125.00
Delinquent Loan Late Charge....% of delinquent	
Flood Determination. . . . .	.25.00
Lien Release. . . . .	.20.00
Credit Report – TriMerge . . . . .	.25.00

## Mobile Check Deposit

Deposit checks in a snap!

Gain the flexibility and convenience of depositing a check into your MTFCU account wherever and whenever it is most convenient for you. Mobile Check Deposit is a free service available to qualified Members on your Mobile app for iPhone and Android devices. And it's as easy to use as your phone's camera.

Members must be enrolled in Home Banking (Netbranch) and using the Mobile application "Touchbanking" to use the mobile check capture service.

Not all members will qualify for this service. To learn more visit [www.mtfcu.coop](http://www.mtfcu.coop) today.

## Need some Vacation Money?

It's time for a nice, long, relaxing vacation... But sometimes the thought of the vacation bill is enough to keep you from going! There's no need to stress about your trip with our low Vacation Loan rates. You can be lounging on a beach, hitting the open road, enjoying a luxurious cruise, sightseeing abroad, or headed out for a rugged adventure with a vacation loan rate **as low as 6.25%APR\***

Apply online with our 10 Second Approval, and then start packing! Visit [www.mtfcu.coop](http://www.mtfcu.coop) and click on the 10 Second Approval button near the bottom of the page right now!



\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Visit [www.mtfcu.coop](http://www.mtfcu.coop) for current rates.

# Community Involvement

## Annual Meeting:

Thank you to those of you who joined us for our Annual Meeting! We reviewed the financial data and discussed our plans for future growth. It was wonderful to interact with our Members and their families. During the meeting, Lori Carter, Clarence Helfrich, and Wayne Benfer were reelected to the Board. After the meeting the Board reelected Kevin Kleb as Chairman, Johnny Leibham as Vice Chair, and Lori Carter as Secretary.

## Member Appreciation Day, Stephenville, TX: Friday, April 25th, 11:00am -1:00pm

Our annual event will take place at our Stephenville branch location. Come on out to enjoy food, fun and a chance to win an iPad™!

## GO Money Program:

MTFCU has launched a rewards program with Garden Oaks Elementary School in Houston, to foster financial education and community support through our credit union's products and services. Throughout the year, we encourage G.O. school families to take advantage of Membership with us and gather donations for the school at the same time.

## Scholarship Due Date Reminder:

College Undergraduates and High School Seniors, don't forget to submit your scholarship applications by Friday, May 2nd, 2014. Up to four scholarships will be awarded. Visit our website for an application and more information. [www.mtfcu.coop](http://www.mtfcu.coop) - Spread the word to students you know!

	March 2013	March 2014
Members	5,704	5,991
Loans	\$51,046,999	\$54,763,854
Deposits	\$69,575,810	\$76,745,260
Equity	\$5,762,075	\$6,982,660
Assets	\$75,643,554	\$84,301,952

### 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

### Credit Union Closings

Members Trust of the Southwest Federal Credit Union will be closed on the following dates:

- Memorial Day, May 26th
- Independence Day, July 4th

We will reopen the following day at our regular business hours. You may still access your account at any time at [www.mtfcu.coop](http://www.mtfcu.coop).