

Member Line

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Second Quarter 2015

**There's Still Time to get in the
DRIVER'S SEAT
and get
\$50**

Limited Time Offer

Our Auto Loan rates are as low as **1.99%APR*** with terms from 24 to 72 months. Apply now and get \$50 when you sign*.

Members Trust can also refinance your auto loan from another lender to help you get a rate as low as **1.99%APR*!**

Apply Online Now: www.mtfcu.coop

**See what your rate and payment could be,
then apply online to get into your new ride.**

Credit Score	Rate	Term in Months	Payment on \$20,000 Loan	Payment on \$30,000 Loan	Payment on \$40,000 Loan
A	1.99%APR*	72	\$294.92	\$442.38	\$589.84
B	3.09%APR*	72	\$304.68	\$457.02	\$609.36
C	5.49%APR*	72	\$329.66	\$490.00	\$653.33

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate may vary. Offer ends May 1, 2015. \$50 incentive will be deposited into MTFCU account after signing. Current MTFCU loans are not eligible to receive 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. Used Auto rates start as low as 2.49%APR. Terms for used autos will be based on age and use of vehicle.

Expansion in 2015

by Brian Gilbert, CEO

Spring is here and bluebonnets are in bloom around these parts. To remind you, this credit union was chartered in 1936, so we will celebrate another milestone in 2016. We had our 79th annual meeting on March 28th and are looking forward to celebrating the 80th next year. It is a joy to be able to be in a business where our goal is to serve our members. I think it is one of the ingredients for our success.

A big change is occurring this year as we plan for our new Houston office. We have purchased the adjacent property on the south side of our current location, which will give us double the real estate footprint and twice as much road frontage. We are in the process of making some changes to the newly purchased building that will make it more user-friendly to our members and also to make employee workflow more efficient. We are looking forward to moving into the new office before year-end 2015.

The drive through at the new Houston office will enhance service to our members. I look forward to the day when a mother with her young child, does not have to get out in the cold rainy weather, with her child, and come into the credit union to do a simple transaction that could be handled from a drive through facility. Of course we have provided that convenience in Stephenville since 2000. Houston, we are fixing that problem.

Keep your eyes open as I will keep you informed on the progress on this project throughout the year.

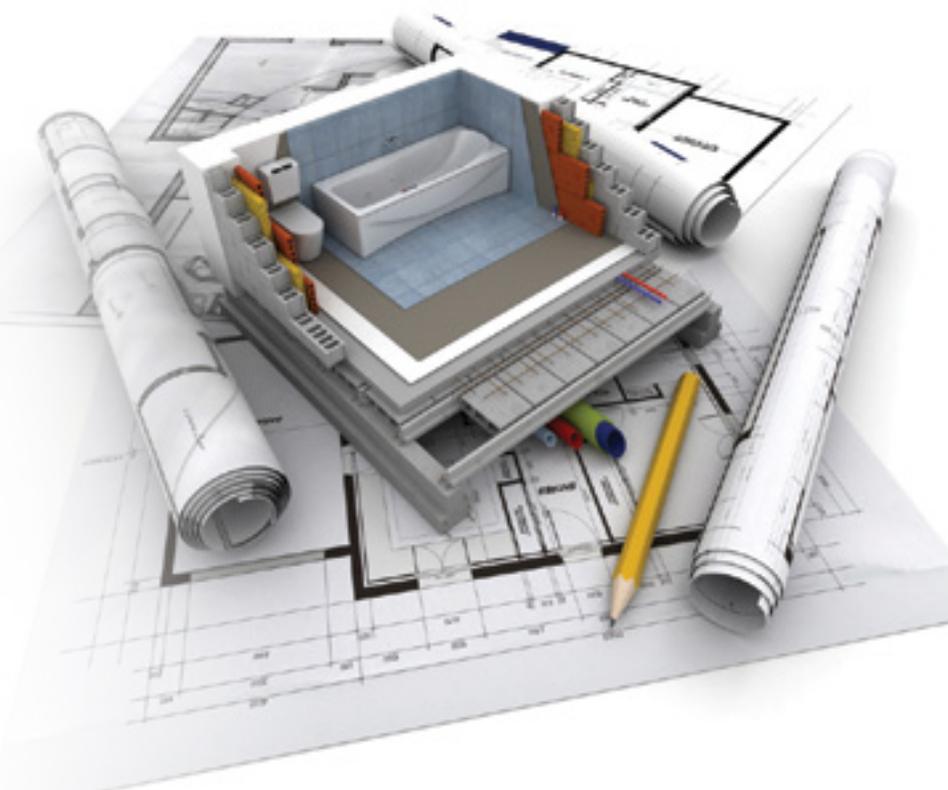
Congratulations to former President and CEO of MTFUCU, Curby Stech, on being inducted into the Texas Credit Union Hall of Fame. Curby spent 40 years as an employee of MTFUCU and during that time he served on numerous boards and committees, here locally, statewide, and nationally. This presentation was made to him in Austin on April 9, 2015 and is certainly an honor and tribute to the time that he devoted to the credit union industry.

Finally, I would like to say again how much that I appreciate the employees of MTFUCU. After all, they are the ones who make the credit union work for you. Occasionally I get a complaint about the way we handled an issue, but more times than not, the feedback that I get from members is a positive response to something that one of our folks have done to go out of their way to help a member.

Thanks for your membership.

Home Improvement Loans

It's home renovation season! Whether you're hiring a professional or tackling your project in DIY fashion, we have the Home Improvement Loan to fit your budget. Our rates are as low as 4.75%APR* with flexible terms. Applying online is quick and easy, so visit www.mtfcu.coop now!



Rates are as low as
4.75%APR*

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Visit www.mtfcu.coop for current rates. Normal credit criteria apply. Home improvement loans are not guaranteed to result in increased home equity.

Community Involvement

Checking Account Options

We have a variety of Checking Accounts to fit our Members, no matter what they need. We offer simple free checking accounts, interest-earning accounts, student checking accounts, and accounts made for those 55 and older. We even offer “second chance” checking accounts for those who need a fresh start with a new checking account.

Contact us today to open a checking account, and don't forget about all our free electronic services like Netbranch Internet Banking, E-Statements, Direct Deposit, and more! Call either branch or stop by to get started. Houston: 713-681-0339
Stephenville: 254-968-8543



Free Netbranch Internet Banking

Have you tried Netbranch Internet Banking? It's free, simple and convenient. You can sign up right now by visiting www.mtfcu.coop. Click on “Netbranch” near the top of the page and enroll today. You can view transactions histories, transfer funds, pay bills online, and so much more. Access Netbranch Internet

Banking from your phone, computer or other mobile device. This simple, secure, and convenient service will put you in control of your Members Trust accounts, so why wait? Enroll today.



Inactive Account Reminder

Please ensure that all of your accounts are active to prevent escheatment. Federal law requires that inactive accounts must be relinquished to the state after 3 years of inactivity. Keeping your account active is as simple as making annual deposits. You can also set up automatic deposits from your paycheck using our free Direct Deposit service.

Member Appreciation Day

Mark your calendar for Friday, April 24th, and come on out to our Stephenville branch from 11am to 1pm for BBQ and fun for the whole family. Enjoy free giveaways and enter our raffle for a Nexgrill. All raffle proceeds benefit the Erath County Relay for Life.

79th Annual Meeting:

Thank you to everyone who joined us for our 79th Annual Meeting in Houston. We reviewed financial data from 2014 and held board elections. Members enjoyed lunch, giveaways and door prizes, and children enjoyed an Easter egg hunt.

Crawfish Festival:

Members Trust was a proud sponsor of the Crawfish Festival in the Heights this year. This exciting community event brought hundreds of families for food, fun, and of course, delicious crawfish. Members Trust interacted with guests at our booth where we provided giveaways and information.

Scholarship:

College undergrads and current high school seniors can apply for this year's scholarship program. Applicants must be MTFCU Members, and becoming a Member is as easy as opening a Savings Account. Download a scholarship application from our website and submit it no later than May 1, 2015.

	March 2014	March 2015
Members	5,991	6,356
Loans	\$54,763,854	\$57,868,247
Deposits	\$76,745,260	\$85,490,194
Equity	\$6,350,515	\$7,585,842
Assets	\$84,301,952	\$94,137,138

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

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

Memorial Day, May 25th

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



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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PERMIT NO. 1769

Experience the CREDIT UNION difference.



Member Line

Your Credit Union Newsletter

Book Your Vacation and Pocket \$50*!

Apply for a Personal Loan to pay for your Vacation

Your vacation is only a loan away. Apply for a Personal loan at www.mtfcu.coop between May 1 and June 30 and get \$50* when you sign! Our Personal Loans are a great way to pay for your vacation, without emptying your pockets. Interest rates are as low as **6.25%APR*** and our flexible terms mean you can make affordable payments over time. Make your memories this summer, without stressing over the cost. Plus, you'll pocket \$50 in spending money when you sign, courtesy of Members Trust.

*APR=Annual Percentage Rate. Rates, terms, and loan amounts are based on creditworthiness. Rates are subject to change. Offer valid May 1, 2015 to June 30, 2015. Minimum loan amount of \$2,500 required to qualify for incentive offer. \$50 will be deposited into MTFCU account upon signing for personal loan.

