

Member Line

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Third Quarter 2015

**Get Rid of Your LEMON,
& Get Into a Sweet New Car.
Enter to win \$1,000!****



It's time to say goodbye to that lemon in your driveway, and say hello to a sweet new ride! Finance your new or used auto loan with Members Trust and **get entered to win \$1,000!**** Rates are as low as **1.99%APR*** for new auto loans, or we can also refinance your loan from another lender to reduce your monthly payments. All you have to do is apply online at www.mtfcu.coop or contact us today.

Apply online now to turn that lemon into lemonade! www.mtfcu.coop
Mention this offer to our staff to be entered to win \$1,000!**

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	\$326.74	\$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. MTFCU loans are not eligible for refinance. Used Auto rates start as low as 2.49%APR. Terms for used autos will be based on age and use of vehicle. Membership at MTFCU is required for all loans, and becoming a Member is as easy as opening a savings account with a minimum opening deposit of \$5. **Winners are responsible for all taxes associated with prizes. MTFCU employees, board members, and their immediate families are not eligible to enter. No purchase necessary. To enter, send a 3x5" card with your name, address, phone number, and email address. All entries must arrive at MTFCU no later than August 31, 2015. Winners will be notified by phone. Winners will have 10 days from date of drawing to claim their prize.

Expansion in 2015

by Brian Gilbert, CEO

Interestingly, I recently saw a picture, on Facebook, of one of my friends holding a chicken. She was chicken sitting while her son and his family were visiting New York. That got me to thinking back when I was a kid and had a pet chicken. We were almost inseparable. I would stake him out in the yard with a string around his leg. I would carry him around in the basket of my bicycle, so he could experience the world as I knew it. I did not think too much about it at the time, but I wonder what most people would think of a kid with a pet chicken now.

I hope that we, at Members Trust, are able to hold on to some of the experiences that we can share with our members, while embracing a changing, dynamic world. The credit union idea was born to help others and I believe the financial cooperative spirit lives on today. The idea of People Helping People is a worthy goal still today, so I would like to think that we, as a credit union, are staying true to those principals. Friedrich Raiffeisen started the credit union movement in Germany in 1849. It was formed to help people pool their funds in order to help their fellowman.

Members Trust has evolved a great deal since its inception in 1936 and we continue to do so as we strive to provide cutting edge technology and service to our members. However, I hope that we can continue to provide an environment of people helping people and serving our member's financial needs.

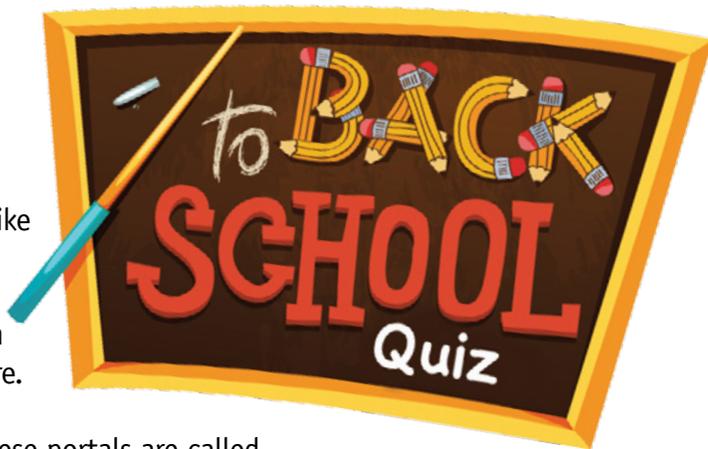
What does this have to do with a chicken? I am not sure, but it did get me to thinking that credit unions need to embrace our core values, of serving our members. I think that is of value.

Take the Back-to-School Quiz

1. True or False? Back to school season is the second most expensive time of year... **TRUE!**

2. How can Members Trust help you prepare for back to school season?

- Members Trust can provide **Personal Loans with rates as low as 6.25%APR*** to help pay for back to school expenses like tuition, supplies, books, and school clothes.
- Members Trust offers **Youth Accounts** to help children and teens learn how to save and manage money through hands on experience while building their savings account for their future.
- Members Trust offers **free online education portals** for kids and adults to help them learn about money and more. These portals are called **Googolplex, Money Mix and Guides to Independence** and can be accessed by visiting the "Savings & Investments" page on our website.
- Members Trust has free e-services like **Netbranch Internet Banking, E-Statements, and a free ATM network** to help you track your money when your kids' crazy school schedules keep you on the go.
- ALL of the above!**



The answer is **E, all of the above!** Start your school year off on the right foot by allowing Members Trust to partner with your family. We can help you pay for school, teach your children about money, grow your child's savings, and provide free convenient services for your busy school year. Visit our website, www.mtfcu.coop, contact us, or stop by today to get started.

Community Involvement

Vacation Club Accounts Make Your Dream Trip a Reality!

Saving for your dream vacation just got easier. Open a vacation club account with Members Trust and you can set up automatic payments, or make deposits whenever you like! Save throughout the year, and you'll accumulate interest for your vacation fund too. Then, when it's time for your trip, you can pack all that spending money and enjoy your well-deserved time away.

Join the Money Market and Save Bigger!

Opening a Money Market account helps you build your savings faster than a regular savings account. You can set up automatic deposits into the account, or add money whenever you like. Withdrawal limits help remind you (or your child) to keep your money in savings and maximize your earning. This account is a great option if you're saving for something specific like tuition, a down payment, or a large purchase. Money can be accessed in an emergency, but certain penalties apply.



Convenience is Free with Netbranch Internet Banking

Enroll in our free Netbranch Internet Banking program and you can access your Members Trust accounts online from your computer or mobile device. Track your money from virtually anywhere. Transfer funds, pay bills online, set up automatic payments and transfers, and so much more. Try this secure, simple service today by visiting www.mtfcu.coop and clicking on Netbranch to get started.

2015 Scholarship Winners

Congratulations to this year's scholarship winners! A \$500 scholarship has been awarded to the following individuals for their outstanding academic and extracurricular performance.

James Mitchell Harle
Thomas Holland
Jordain Williams

We wish you all the best as you continue your education. Remember, Members Trust is here for you with products and services to help you start your financial life on the right foot.

Know a high school senior or college student who could benefit from Membership? Tell them about Members Trust today!



	June 2014	June 2015
Members	6,071	6,413
Loans	\$53,493,783	\$59,242,876
Deposits	\$77,439,959	\$89,343,407
Equity	\$7,306,311	\$7,948,346
Assets	\$85,426,667	\$97,963,369

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.

Labor Day, September 7th

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



Member Line

Your Credit Union Newsletter

Summer Toy Loan Rates as low as **1.99%APR***

A new **boat, RV or camper** can be yours with a recreational vehicle loan from Members Trust. Rates are as low as **1.99%APR***, which means you can afford to treat your family to some **summer fun!** Apply online at www.mtfcu.coop today and bring home your shiny new toy in time for some fun in the sun.

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

