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# Member Line

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## Have ya'll heard? FREE ATMs all across Texas!

MTFCU Members can now access **HUNDREDS** of surcharge free ATMs all over the great state of Texas!

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

**CVS/pharmacy**



*Walgreens*



**TARGET**

Experience the CREDIT UNION difference.



## Member Line

Your Credit Union Newsletter

### ATM Safety

Automated teller machines (ATMs) provide a fast and convenient way for you to access your credit union share savings, share draft checking and line-of-credit any time of the day or night. Here are some common sense safety guidelines and suggestions to keep in mind to help protect you and your accounts when using an ATM.

#### VISA Check Card/ATM Card Security

- Treat your card like cash. Always keep your card in a safe place.
- Keep your personal identification number (PIN) a secret. Memorize it. Never write your PIN on your card or store it near your card. Never tell your PIN to anyone or allow anyone to enter your PIN for you. Never give out information about your PIN over the telephone. Your credit union will never ask you for your PIN.
- If your card is lost or stolen, or you think someone may know your PIN, report it immediately to Members Trust of the Southwest Federal Credit Union.
- Never leave your receipt or discard it at the ATM. Check your receipts against your monthly statements to guard against ATM fraud.

#### Personal Security at ATMs

- After dark, only use ATMs that are well-lighted with minimal landscaping. Always look around before conducting a transaction. If you see anyone or anything suspicious, cancel your transaction and leave the area at once.
- When using a walk-up ATM, park as close as you can to the machine. If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave. Do not leave your car running or the keys in the ignition as you walk up to the ATM. Use your body to block the view of your transaction. As you return to your car, have your car keys ready and check around and under your vehicle.
- When using a drive-up ATM, keep your doors locked and windows up until you are ready to use the machine. While waiting in line for the ATM, always leave enough room between your vehicle and the one in front of you for a quick exit should it become necessary. Keep cash, checks or moneybags out of sight until you are ready for your transaction.
- If you are followed after using an ATM, seek a place where people, activity and security can be found. If necessary, call the police.

# Thankful for our Freedoms

by Brian Gilbert, CEO

We are going into the 4th of July week end as I write this and I am thankful that I live in this country where I can express my opinions and live in freedom. I am thankful for people who had the courage to sign the Declaration of Independence that allowed this system to develop. I am thankful for the men and women who have sacrificed during times of war and peace to make this country great. I am thankful for the freedom that we can make mistakes, fail and survive to try again.

I am thankful for the credit union movement here in this country that is able to reach out to people and help them with their needs, and for the rewarding experience of serving our members in our credit union community. I am thankful for the co-workers that I have as they are some of the most dedicated people that I know. The extra effort they are willing to give to helping others amazes me at times.

For our board and supervisory committee that serve our credit union, the willingness to give of their time for the good of others is amazing. In the overall credit union movement there are some of the best people on earth with which I have had the opportunity to cross paths.

We have just awarded five scholarships to young members of this credit union. In reviewing the applications that were submitted by young members, it gives me a fresh perspective that there is a very positive future for our credit union and this country. I thank each person that submitted an application and I wish that we could have awarded more scholarships. This is a program that I envision growing in the future. Last year we started the program and awarded two scholarships, this year that went to five so I can't wait until next year to see what happens.

Here is hoping that you had a great 4th of July celebration and looking forward for a rewarding second half of 2014. Thanks for your membership.

## Equip Your Children with Financial Knowledge... for FREE!

Before we know it, school will be back in session. We love our student-Members and want to see them succeed in the classroom and in life. We believe an important part of real-life education is financial education. We support education in our communities through our partnerships with Garden Oaks Elementary School in Houston, Tarleton State University in Stephenville, through our Scholarship program for high school and college students, and now, through our FREE online portals for children, teens and young adults.

Googolplex is divided into 3 age categories, and contains blogs, activities, polls, games, quizzes and financial tools for students of all ages.

Guides to Independence offers uses a hands-on learning experience with webinars for teens on topics such as buying a car, paying for college, building your credit, applying for a credit card, budgeting, renting an apartment, and more!

Money Mix contains news and blogs that affect teens, college students and young adults. There are even podcasts and tips on everything from driving, budgeting and insurance to housing and managing stress!



**GUIDES TO INDEPENDENCE**  
for high school students

**MONEYMIX**



## Stop Imagining a Better Car... Make it a Reality!

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

Members Trust has competitive New & Used auto loan rates as low as 1.99%APR\*! Applying online is quick and easy with our 10 Second Approval.

Visit [www.mtfcu.coop](http://www.mtfcu.coop) and click on the 10 Second Approval button near the bottom of the page to get started. Need to refinance your current auto loan? We can help with that too!

Apply online at [www.mtfcu.coop](http://www.mtfcu.coop) or contact us today.



\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Current MTFCU auto loans are not eligible for refinance.

## NEW! Mobile Check Capture Sign, Snap, Submit!

Three step Mobile Check Capture is here! Deposit your checks from anywhere using your mobile phone camera.

**Sign.** Sign the back of your check and include your account number and the words "for deposit only."  
**Snap.** Snap a photo of the front and back of your check.  
**Submit.** Submit the check for deposit and you're done! Members must be enrolled in Home Banking (Netbranch) and must be using the Mobile application "Touchbanking" to access the mobile check capture service.

Not all members will qualify for this service. Request mobile check capture service today by visiting [www.mtfcu.coop](http://www.mtfcu.coop), just fill out the simple Mobile Check Capture application and submit it to MTFCU.



# Community Involvement

## Member Appreciation Day Recap:

Member Appreciation Day was a big success again this year. The Stephenville community event included delicious BBQ, giveaways and a raffle for an iPad to benefit Relay for Life. Thank you to all who participated. Check out our pictures on Facebook and share your own event photos.

## Scholarship Winners:

Congratulations to each of our 2014 Scholarship Winners! Each of our winners is receiving \$500 toward tuition at the college or university of their choice. We had many deserving applicants this year and are proud to recognize the following Member-winners!

Hannah Harris  
Megan Simmons  
Thomas Holland  
Mitch Harle  
Kristy Forsthoff



	May 2013	May 2014
Members	5,764	6,074
Loans	\$52,587,985	\$54,708,288
Deposits	\$71,081,516	\$78,356,524
Equity	\$5,922,625	\$7,183,049
Assets	\$77,462,449	\$86,142,890

### 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:

**Independence Day, July 4th**  
**Labor Day, September 1st**

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).