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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

Stay Afloat with a Personal Loan

Once in a while, life can hand you an unwelcomed surprise. Unexpected home repairs, medical bills, or major purchases can become a huge burden on you and your family's finances. Members Trust is in the business of people helping people, no matter what life brings you. We offer Personal Loans with rates

as low as 6.25%APR*

for up to 48 months

to help you when you need it.

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

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



Member Line

Published by Members Trust Federal Credit Union

Fourth Quarter 2014

Fall in Love with your Car Loan!

Are you paying too much on your current car or truck loan? Want to reduce your interest rate and save money on your payments? If you didn't finance your vehicle through Members Trust the first time, you may still be able to save big!

You can refinance your car or truck loan with Members Trust and get a rate as low as 1.99%APR*! Turn over a new leaf today! Use our online auto loan application to find out what rate you can qualify for. Visit www.mtfcu.coop and click on our 10 Second Approval link near the bottom of the page to get started.

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



Technology at Your Credit Union

by Brian Gilbert, CEO

I admit it, I am an old man. While, I think of myself as much younger than the years may count, I am reminded when I am talking to one of my coworkers and they subtly let me know they were not born when I went to work here at the credit union. But in trying not to be left too far behind in the technology age, I try to embrace much of the new stuff. I have an iPhone that is probably capable of doing far more than I know about.

With that in mind, I am proud of MTFCU in the way that we have been able to provide technology for our members that is equal to almost any financial institution. Online services from your computer, including bill pay and loan applications; Surcharge Free ATMs; remote capture check deposit service (you can deposit a check by taking a picture with your iPhone) and more. You can go to our website www.mtfcu.coop and see all the things that are available. And, as always, we are very happy to see our members face to face or talk to them on the phone if you prefer.

While thinking of members, we are always looking to bring in new members, so they can Experience the Credit Union Difference as well. So if you know someone or work for an employer that does not offer credit union service to its employees let us know and we will see if we could be a match for that company. As most of you know we already serve people that live or work in Erath County or in the Greater Heights area of Houston.

On a final note, interest rates continue to stay low, good for borrowers and bad for savers. The rates, contrary to what many have predicted, continue to have more downward pressure than upward pressure. My opinion is many of the models that economists have been looking at over the last several years do not take into account the overall debt that we have as a nation and also the amount of weakness and uncertainty there is in the world today.

Okay, now the old man is coming out in me again.

Free ATMs

What are you waiting for?

Use our ATM locator to find free ATMs near work or home. Save on ATM fees in Houston, Stephenville and beyond by using ATM-1 and Members Trust Preferred Partner ATMs.

4 Ways to Save Near You

- 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.

As a 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.



Community Involvement

Does your business have CU representation?

If you know of a business or group in the Houston area that would benefit from Credit Union Membership, let us know! Credit Union Membership eligibility is a valuable and free benefit that businesses and groups can offer to all of their employees or group members, and Members Trust wants to help. We're in the business of people helping people with our great rates, accounts, convenient services and loans. Contact us today for more information at info@mtfcu.coop.



Deposit Checks using your Smartphone!

With our Mobile Check Deposit service, you can use your smartphone camera to deposit paper checks on the go. It's as easy as Sign, Snap, Submit!

Gain the flexibility and convenience of depositing a check into your MTFUCU account wherever and whenever it is most convenient for you. Mobile Check Deposit is a free app for qualified users and is available for iPhone and Android phones. 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, so please fill out the Electronic Service Request Form found at www.mtfcu.coop.

Garden Oaks Partnership:

We are partnering with Garden Oaks Elementary School again this year to offer opportunities for families to teach their children about money through first-hand experiences. Your child can benefit from having their very own Savings Account too! They can practice saving and handling money of their own, and they will have access to our free online education portal, Googolplex. To open a Savings Account for your child, contact us at info@mtfcu.coop or call 713-681-0339.



Holiday Toy Drive:

We will be partnering with the Houston Chapter of Credit Unions for their 2014 Toy Drive. Between November 24th and December 16th, we'll be collecting new, unwrapped toy donations at our Houston branch to benefit kids all over the Houston area. Join us!

Rodeo Sponsor:

Members Trust was proud to sponsor the "Cowboy Capital of the World Pro Rodeo" Sept 26-27 in Stephenville, TX. Thanks to everyone who joined us at the rodeo!

	September 2013	September 2014
Members	5,846	6,173
Loans	\$55,378,850	\$54,139,520
Deposits	\$71,492,897	\$79,747,805
Equity	\$6,093,311	\$7,497,758
Assets	\$78,188,576	\$87,790,704

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.

Columbus Day, October 13th
Veterans Day, November 11th
Thanksgiving, November 27th
Christmas Eve, December 24th closing at 2:00pm
Christmas Day, December 25th
New Year's Day, January 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.