

Member Line

Second Quarter 2017



Unlock the Door to Your Dreams

Whether you are dreaming of a new home, refinancing, making improvements to your existing home or taking a dream vacation, we've got the right mortgage product to make your dreams come true. Explore your options with Members Trust.

Home Equity Loans

Use the equity in your home to finance:

- A major purchase
- Consolidate debt
- Fund a home improvement project
- Pay for your child's college tuition
- Plan the wedding of your dreams
- Take the vacation of a lifetime

Borrow a fixed amount based on your need and the amount of equity available in your home and then pay it back over a specified period of time.

Real Estate Loans

Members Trust understands purchasing a new home or refinancing your existing home is an investment of time and we are here to make that process as easy as possible. Let us help you unlock doors with our personal attention and competitive rates.



- 15 and 30 year fixed rate loans
- Variable and fixed rate options available for non-qualifying secondary market loans
- Options available for first time home buyers, rural property, investment homes, and less than perfect credit
- Construction loans
- Conventional, FHA and VA loans
- Refinance property
- Cash-out refinancing
- In-house and financing with our mortgage partner CU Member Mortgage

If you have a unique need, we can help. Make your dreams a reality with a Members Trust Home Equity or Real Estate Loan. Apply online at www.MTFCU.coop or give us a call!

Experience the **CREDIT UNION** difference.

STOP CHASING AFTER LOWER RATES

WEEKLY WINNERS

We know you have a choice about where to finance your next vehicle and we appreciate you choosing Members Trust. To show our appreciation, nine lucky members won **\$100 CASH** just for closing on an auto loan, in our weekly "Stop Chasing After Lower Rates" drawing! **CONGRATULATIONS!**

FEBRUARY 10TH — KIRK MIKULEC

FEBRUARY 17TH — TIMOTHY LYON

FEBRUARY 24TH — BEE GOOSE, INC.

MARCH 3RD — JOHN DODSON

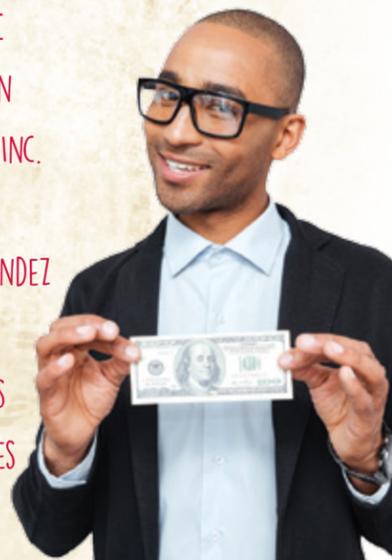
MARCH 10TH — BRITTANY HERNANDEZ

MARCH 17TH — BENNIE BIBLE

MARCH 24TH — BEN POSTHUMUS

MARCH 31ST — BRITTANY KNOWLES

APRIL 7TH — KEVIN VEST



State of the Credit Union

A MESSAGE FROM: BRIAN C. GILBERT, CEO

We held our 81st annual meeting on Saturday, April 8, 2017. Congratulations to Kevin Kleb, Johnny Leibham and Don Bornemann who were each re-elected to another two-year term. The table of officers will remain the same as last year. I greatly value and appreciate the leadership from our board. Their input and guidance are instrumental to the overall success of your credit union. While they are not involved in the day-to-day operations of the credit union, their foresight and planning are an important foundation. If you happen to know or run across a Board Member, please thank them for their service.

The first quarter has come and gone and your credit union is continuing to experience success. We posted good numbers in growth and income for the first quarter, reaching \$113 million in assets with capital remaining a strong 9.29%. We appreciate each member and the business that you bring to MTFCU. We are stronger in numbers because we are able to spread operational costs over more users, which has become more important over the years, as the services we provide become more expensive to provide. Our members demand and deserve the latest technology, so, we are prepared to provide the services that our member-owners need.

We are seeing interest rates creep up some since the end of last year. The Federal Reserve Bank is talking about raising rates at least two more times this year. Now they are 75 to 100 basis points or 1% for overnight funds rates. If they move two more times this year by .25%, then we would be at 1.25% to 1.50%. We will have to wait and see what happens as none of us know the future, but even if they do what they say, we will be in a fairly low rate environment for several years to come. The reason I mention this is that many times members hesitate to make a move on putting money into higher return accounts because they are afraid of locking in a rate that's "too low." My suggestion is normally to implement a laddering system whereby you will have some liquidity and also an option to ride the curve going up. If you would like to discuss this further, any of our Member Service Representatives would be glad to explain this technique.



2017 BEST-SELLING Technology & Vehicle Trends

Here's a look at car enthusiasts' picks for trends to watch



Vehicle-to-Vehicle Communications: Cars will start sharing information with one another, such as driving conditions, weather, speed, sudden braking conditions, accidents and more. This technology will eventually come standard in all cars.



Diesel Demand: Yes, you heard it right. Diesel is making a comeback in several new models and will deliver high fuel economy and excellent performance.



Gesture Control: With the wave of your hand, your wipers come on. This feature allows you to control certain functions without pressing a button, touching a screen or having to use voice commands.



Car Care Apps: Your car will now tell you when it needs an oil change and other service reminders through its very own app.

Learn about the latest technology available in the 2017 models - safety features, fun options and design elements to consider this shopping season. Discover this and more at www.mtfcu.groovecar.com. Click on the *Resources* tab and then *Technology Drives*.



It takes about 25 hours to build a car, and 10 hours of that is spent on painting.

Cars spend 95% of their lifetime parked.

Community Involvement

Stephenville Member Appreciation Day

Join us at our Stephenville Branch on Friday, April 28, 2017, from 11 a.m. – 1 p.m. for our annual Member Appreciation Day. Enjoy free BBQ and giveaways!

Annual Meeting

We held our Annual Meeting on Saturday, April 8, 2017, in Houston. You can view the annual report and our current Board of Directors at www.MTFCU.coop.

Heights Crawfish Festival

Members Trust was proud to be a Diamond Partner Sponsor and volunteer at the March 4, 2017, Heights Area Chamber of Commerce Annual Crawfish Festival.

Tarleton Transition Sponsorship

For eight years, Members Trust sponsored the Tarleton Transition Program, which helps ease the transition into college life for students, so they can succeed academically, socially and ultimately graduate.

Scholarship Deadline - May 1st

Visit www.MTFCU.coop to download the 2017 Academic Scholarship Application and view the eligibility requirements.

FINANCIAL HIGHLIGHTS

	March 2017	March 2016
Members	6,906	6,652
Loans	\$78,373,683	\$63,309,574
Deposits	\$104,732,848	\$90,683,074
Equity	\$8,507,915	\$8,051,300
Assets	\$113,842,852	\$99,321,996



Credit Union Closings

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

Memorial Day • Monday, May 29, 2017
Independence Day • Tuesday, July 4, 2017

Accounts for Every Age and Stage

A Members Trust youth account can help teach the benefits of wise money management – at any age. Money management is something that we believe should start early so we offer three different accounts designed to help reach your short and long-term financial goals. Our Student Accounts help you manage your cash conveniently, efficiently, and effectively and most can be opened with as little as \$5.

Nickels & Dimes Up to 12 years old

It's never too early to learn the basics of saving for a goal, spending money responsibly and typical banking terms. This account paves the way for financial success!

Ben's Friends 13-17 years old

With this account, teens can learn how to manage money and use a checking account. Plus, we also have a family MasterCard that can teach teens how to use credit responsibly.

E-Money 18-22 years old

Becoming financially self-reliant can be scary. Members Trust can help as you begin your journey to financial independence. With just \$5 to open a savings and \$25 to open a checking, you will enjoy free mobile account access, online bill pay, a debit card and a discount off of your first auto loan!



YOUTH ACCOUNTS

Learn more more at www.MTFCU.coop.