

Member Line

Fourth Quarter 2017

RV's for Hunting, Fishing or Seeing the World

Members Trust will get you there!

If you are heading out for hunting, fishing or seeing the world this fall, Members Trust can get you there with fantastic deals on new and used RVs, campers, ATVs and boat loans. The right equipment makes your adventure easier and our financing makes ownership a breeze!

You enjoy hunting. We enjoy giving you the best financing. RV opening day starts **NOW!**

Apply today at www.MTFCU.coop!

Rates start as low as **2.29% APR¹**

Flexible terms up to **72 months¹**

Plus - Get a free **Camo RTIC Tumbler** with every closed RV loan²



¹APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and the term may vary based on the loan amount, term, and your personal circumstances. Rates current as of September 1, 2017. A fixed-rate new RV loan for \$30,000 based on a 2.49% APR paid over 48 months would have 48 monthly payments of \$657.29. Other rates and terms available for both new and used RVs. Offer good through December 29, 2017. ²Free RTIC Tumbler good while supplies last. Must mention promotion to receive RTIC Tumbler.

HOUSTON'S RECOVERY

A MESSAGE FROM: BRIAN C. GILBERT, CEO

As I write this article, Houston is working to recover from the flood waters of Hurricane Harvey. Our neighbors to the South in the Rockport area were hit with the most damaging winds, but in the Houston area and East of here, it was the rain that damaged so much property and in many cases has changed people's lives forever. I know that each of you has seen the news, so my purpose is not to repeat that, but to stress the good in people here in Texas and how they cooperated to help out neighbors, in their time of need. There are many stories of hope and most will never be known except to the people directly involved. There is still a silver lining behind the clouds.

In addition, the spirit of people-helping-people carried over to credit unions. Many credit unions helped other credit unions get back to a place where they could serve their members. This is truly the cooperative spirit of credit unions helping each other, as well as, serving their own members.

Members Trust was very fortunate and our property was not harmed by the flooding. Most of our employees, except one, were able to escape the flood waters. We were unable to get around as many roads were flooded and some are still closed, making travel a time-consuming endeavor. We were closed for two days, August 28th, and 29th as employees could not get to the office. So we appreciate your patience if you were unable to reach us. Fortunately, our Stephenville office was open and able to provide service during this time. My co-workers are real troopers and each returned to the office as soon as they safely could. Thanks to all, in Houston and in Stephenville.

MTFCU is offering special assistance to people who have been impacted by the storm as outlined in the article below, so please contact us if we can help you or your family.



HARVEY RELIEF HELP

We know many of our Houston members have been impacted by Hurricane Harvey and the flooding throughout the Houston area. Members Trust is ready to do what we can, to help you move toward recovery.



Personal Loans

Borrow up to **\$2,500**

Rates as low as **6.0% APR¹**

Terms up to **24 months**



New and Used Auto Loans

No payments for 90 days

Rates start as low as **2.29% APR²**

Terms up to **72 months**



Loan Extension Requests

Please let us know if you need a loan extension on an existing Members Trust loan. We are here to help and want to make your recovery easier. Please reach out to us.

Apply today at www.MTFCU.coop or Call Us Toll Free at 800-683-6455

¹APR is annual percentage rate. Rates and terms based on credit qualifications and are subject to change without notice. Loan rates and terms are accurate as of 10/1/2017. A fixed-rate loan for \$2,500 based upon 6.0% APR paid over 24 months would have 24 monthly payments of \$110.80. Existing MTFCU loans are not eligible for this offer. Other terms and restrictions apply and are subject to approval. Offer valid through October 31, 2017. ²APR is annual percentage rate. Rates and terms based on credit qualifications and are subject to change without notice. Loan rates and terms are accurate as of 10/1/2017. A new auto fixed-rate loan for \$30,000 based upon 2.29% APR paid over 24 months would have 24 monthly payments of \$1,280.04. Other rates and terms available. Offer valid through October 31, 2017.

Community Involvement

2017-2018 Academic Calendar Donation

Members Trust was very pleased to donate 950 academic calendars to Garden Oaks Montessori School. We hope the teachers and students find them helpful!



Tarleton State Freshman Orientation

Members Trust was proud to partner with Tarleton State University Duck Camp, to help students make a smooth transition from high school to college! Members Trust has been a Duck Camp supporter for the last 9 years!

Kids Holiday Coloring Contest

Calling all kids up to age 12... Show off your artistic talent by entering our Holiday Coloring Contest! Print and color one of the images provided at www.MTFCU.coop or send us your original holiday-themed artwork, and you could WIN \$50! Deadline to submit your work of art is Thursday, December 21, 2017!

Follow us on Facebook

Get the latest and greatest information when you follow Members Trust on Facebook. Visit www.MTFCU.coop and click the Facebook link.



FINANCIAL HIGHLIGHTS

	August 2017	August 2016
Members	6,992	6,763
Loans	\$82,518,261	\$72,103,710
Deposits	\$121,191,166	\$95,418,090
Equity	\$8,845,539	\$8,466,474
Assets	\$130,868,611	\$104,431,340



Credit Union Closings

Members Trust will be closed on the following federal holidays. Access your account 24/7 via MTFCU@Home.

- Columbus Day** • Monday, October 9, 2017
- Thanksgiving Day** • Thursday, November 23, 2017
- Christmas Day** • Monday, December 25, 2017
- New Year's Day** • Monday, January 1, 2018



Refinance & Save

Auto refinancing is the process of paying off your current car loan with a new one, from a new lender. If you're struggling with your car payments or just hoping to save some money, now could be a great time to refinance your existing auto loan that was not previously financed by Members Trust!

Most people refinance to save money. If you keep the term the same and are eligible for a lower interest rate, you could save money each month and possibly thousands over the life of the loan. You can also choose to extend your term to get your monthly payments even lower, but keep in mind this could cause you to pay more money in interest over the life of the loan.

Estimate your monthly payment with our auto refinance calculator to see if you can save money by refinancing with us. Let us help you find opportunities to save!

Visit www.MTFCU.groovecar.com/refinance to see how much you can save with us!

COMING SOON

Watch your mail for Skip-A-Pay information!



www.mtfcu.coop



Experience the **CREDIT UNION** difference.

Holiday Helper Loan

Let us wrap one up for you today!



Around the holidays, we could all use an extra set of hands, more time and a little more cash, to get everything done. Save money with a Holiday Helper Loan and get a little extra help this holiday season.

¹APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and the term may vary based on the loan amount, term, and your personal circumstances. Rates current as of October 1, 2017. A fixed-rate loan for \$2,000 based on a 6.70% APR paid over 48 months would have 48 monthly payments of \$47.61. Offer good through December 29, 2017. ²Must mention this ad to receive the .50% discount off your regular rate.

