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Member Line

Fourth Quarter 2018

Score an Auto Loan Touchdown

It's football season and you're always on a winning team with Members Trust. Don't fumble around with dealer financing. Get pre-approved for your new, used or refinance auto and score extra points that add up including:

- Rates as low as **3.59% APR**[1] for up to 60 months
- No refinancing fees
- Friendly, local service
- Annual **Skip-a-Pay** opportunity
- No payments for up to **90 days!**

Kick it into the end zone at Members Trust and drive off happy!

Apply today at www.MTFCU.coop

[1]APR = 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, 2018. A fixed-rate loan for $30,000 based on a 3.59% APR paid over 60 months would have 60 monthly payments of $546.98. Offer good through December 31, 2018.

GROWING PAINS AND PERKS

A MESSAGE FROM: BRIAN C. GILBERT, CEO

Happy October! Summer has passed us by and we are looking at the World Series and going full speed into football season.

MTFCU with our contractor, SLI, is making great progress on the office expansion in Stephenville. We hope to be mostly completed by December. But along with progress comes some growing pain, so thanks to our members and employees in Stephenville, for putting up with the temporary inconvenience, as we move through the construction process. We think the end result will be well worth the pain.

Members Trust has continued to show good growth, which is creating the need to expand our facilities. Thanks to each of our members for utilizing your credit union for all of your financial needs. We hope that you do experience the credit union difference.

Tom Dowell has announced his retirement at the end of 2018. This is great news for Tom, but not for MTFCU as he will be missed. Tom started with us in February 2002 and has been a very valuable member of our team. We will miss Tom, but he has promised me, at least at this time, to be available to help with special projects, when we may need his assistance. Our best wishes to Tom and Pam as they move to a new chapter in their lives.

We have a few other things on the burner that we are cooking up to enhance member service in the future. We will be sharing more as we get closer. So stay tuned.

Boost your Holiday Shopping Power

Don't wait for the holiday rush. With a little planning, Members Trust can help you budget for all of your added holiday expenses. Let's face it, the holidays can be expensive for all of us so it's important to be budget-minded. If you're feeling a financial pinch, we encourage you to NOT overdo it, and keep these simple tips in mind.

GET ORGANIZED
Make a list of recipients and set the amount of money you can afford to spend per person. Be realistic about your finances.

SET YOUR LIMITS
No one likes to think about a budget during the holidays but it's important to create a plan and stick to it. Resist the urge to overspend.

PLAN AHEAD
Once you've established your budget, apply for a low-rate personal loan to meet your holiday expenses versus using a high-rate credit card.

HOLIDAY PERSONAL LOANS

Starting as low as

8.20% APR[1]

Terms up to 12 months[1]

Apply today at www.MTFCU.coop

[1]APR = 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, 2018. A fixed-rate loan for $2,000 based on 8.20% APR paid over 12 months would have 12 monthly payments of $174.15. Offer good through December 31, 2018.

FIND YOUR platinum lining IN CREDIT UNIONS™
ICU DAY EST. 1948

Find Your Platinum Lining in Credit Unions

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them with financial support and guidance.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents. Thank you for joining the Credit Union movement and your membership in Members Trust!

Community Involvement

We are proud to support the schools and communities in our area.

Garden Oaks Montessori School

Members Trust was pleased to donate 1,000 academic calendars to the teachers and students.

Waltrip High School

Members Trust sponsored the basketball and football booster club T-Shirts. Go Rams!

Tarleton State Booster Club

TARLETON STATE UNIVERSITY

We are proud to also sponsor the Tarleton State Texans Club.

Stephenville High School

Proud football sponsor - Good luck to the Yellow Jackets this season!

Stephenville Woofstock

On November 3rd, we are proud to participate in Woofstock, where we will sponsor two events - the Weenie dog races and the Best Wigglebutt! Proceeds from the event will replenish the PAWS (Pets Are Worth Saving) funds so that the foster-based animal rescue organization can continue caring for injured and abandoned pets.

FINANCIAL HIGHLIGHTS

	August 2018	August 2017
Members	7,134	6,992
Loans	$98,171,945	$82,518,261
Deposits	$130,180,873	$121,191,166
Equity	$9,779,822	$8,845,539
Assets	$140,974,036	$130,868,611

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 8, 2018
Veterans' Day: Monday, November 12, 2018
Thanksgiving Day: Thursday, November 22, 2018
Christmas Day: Tuesday, December 25, 2018
New Year's Day: Tuesday, January 1, 2019

You Work Hard & So Should Your Money

You work hard for your money and we want to put your money to work for you. We offer the best savings options whether you are just starting out, saving for college, building your retirement or saving for a wedding. We pay competitive dividends where the more you save, the more you earn. Here are just a few of the rates we're offering.

CERTIFICATE OF DEPOSIT

2.84% APY[1]

The longer the term of the certificate, the higher the rate of return and the larger the deposit, the higher the yield! Share certificate terms range from six months to seven years and require just $1,000 to open.

PREMIER SAVINGS

Get a tiered interest rate based on your account balance, where deposits over $500 earn a higher, competitive quarterly rate.

0.45% APY[2] $500.00 - $24,999.99

0.55% APY[2] $25,000.00 - $49,999.99

0.65% APY[2] $50,000.00 - $99,999.99

0.75% APY[2] $100,000.00 AND OVER

Visit www.MTFCU.coop for other savings options and rates.

[1]APY is Annual Percentage Yield. 2.84% APY available for a two-year certificate with a minimum balance of $1,000. Other terms and minimum balances are available. [2]APY is Annual Percentage Yield. Rates good for October, November and December.

MEMBERS TRUST
OF THE SOUTHWEST
FEDERAL CREDIT UNION
www.MTFCU.coop

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BBB ACCREDITED BUSINESS

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713-681-0339

STEPHENVILLE
2311 Northwest Loop Stephenville, TX 76401
254-968-8543

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Experience the **CREDIT UNION** difference.

SKIP-A-PAY

Our Gift to You

Around the holidays, everyone deserves a gift and we've got one just for you – Holiday Skip-a-Pay!* You can choose to skip either your December or January loan payment(s) so you can:

- **Finish your shopping**
- **Entertain family and friends**
- **Pay down a high-rate credit card**

There's no time like the present to take the stress out of the holiday season.

Sign up for Skip-a-Pay today* | **www.MTFCU.coop**

*$25 fee per loan skipped. To skip your December loan payment(s), the form must be returned to Members Trust no later than November 15, 2018. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 14, 2018. Once qualified, if you normally pay your loan by cash or check, do not make your loan payment(s). If you use payroll deduction or automatic loan repayment, funds for the skipped month will be deposited to savings or checking. Interest will continue to accrue on the outstanding loan balance. The loan must be on the books for at least six (6) months. No late payments during the term of the loan or over the last 12 months, whichever is greater. Only one skip is permitted per year per loan, with a maximum of three skips for the life of the loan. Real Estate, Agricultural, Commercial & Home Equity loans are not eligible.