

Member Line

Third Quarter 2019

Start Your Next Adventure

“BIG BOY TOYS” or Recreational Vehicles - No matter what you call them, we can help you get one, so you can have some serious fun in the sun. Whether you plan to relax on the water in your boat, explore the great outdoors in your RV or set out on the open road on your new motorcycle, we've got a loan to put your next adventure in motion.

With no application fee, very competitive loan rates, and flexible repayment terms, we'll work with you to find the loan that will let you put your free time to good use.

- Rates start as low as **3.69% APR¹**
- Flexible terms up to **72 months**
- Refinancing options available

Get out there with a Members Trust Recreational Vehicle Loan!



Apply Today at www.MTFCU.coop

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 07/01/2019. Normal credit criteria apply. A fixed-rate loan for \$30,000 based on 3.69% APR paid over 24 months would have 24 monthly payments of \$1,298.61.

NEEDS VS. WANTS

A MESSAGE FROM: BRIAN C. GILBERT, CEO

Ok...So I may not be the best salesman in the world. I will admit I have trouble selling something to someone who does not actually need what I have to offer. But what I have learned over the years is that “selling” is really more about education. After the education, maybe the buyer will determine they do not need that good or service, or they don’t need it at that particular moment. And that is okay. In fact, while I have spent almost my whole adult life lending money to members of this credit union, I still have trouble lending money to people for things they cannot afford. While many institutions talk about their sales culture, I would like to think that we provide an “education culture” at Members Trust.

I always like to encourage our members to save; however, there are times we all need to borrow money for a variety of reasonable needs. For example, you may need a vehicle to go to work, but it may not need to be a vehicle that is more expensive than you can comfortably afford. Loans for needs are generally for prudent and productive purposes. In addition, there are stages in our lives, where we may experience some financial success and we want to borrow money for an item that is strictly for enjoyment or entertainment. Of course, if you can afford it, then go for it.

At Members Trust, we like to encourage thrift for our members. We believe we offer very competitive deposit rates. But if the time comes when you may need or want to borrow money for any purpose, we can help. Let us see if our loan rates can save you some money!

Have a great summer!



Certificate Accounts A Great Way to Save

If you have the cash to invest, consider the safety of a Certificate Account. A Certificate provides a low-risk way to invest funds that you may not need right away. Choose from a variety of terms and minimums.

Terms from 182 days up to 7 years.

Opening balances range from:

- \$1,000 Regular
- \$25,000 Mini-Jumbo
- \$90,000+ Jumbo

Drop by a branch or give us a call to discuss your investment options.

84 MONTH CD

2.27%
APY*

48-60 MONTH CD

2.22%
APY*

12-36 MONTH CD

2.17%
APY*

*APY – Annual Percentage Yield. These listed rates require \$1,000 minimum balance to open. A penalty may be imposed for early withdrawal. Fees may reduce earnings on the account. Rates effective as of June 20, 2019. Rates are subject to change at any time.

MEET OUR 2019 Scholarship WINNERS



These distinguished students have been awarded a \$1,000 scholarship for the 2019-2020 school year. Congratulations and best of luck in your next endeavors.



Sidney Davis

Tarleton State University
Major: Physics



Abigail Quirl

Tarleton State University
Major: Biomedical Science



Mariana Rios

The University of Texas at Austin
Major: Neuroscience
Minor: Journalism



Chase Wakefield

Hardin-Simmons University
Major: Biblical Studies with
a Masters in Divinity

Community Involvement



Annual Meeting

Thank you to all who attended our Annual Meeting on March 21st. This was a great opportunity to learn about your credit union and meet your volunteer Board of Directors, Management and Staff.

Stephenville Member Appreciation

We had a great turnout for our member appreciation day on Friday, April 26th. Congratulations to Chet Putrite, our winner of the Weber Spirit II Gas Grill Raffle. We raised over \$860 to benefit Backpack Buddies of Erath County.



Greater Heights Area Chamber of Commerce Scholarship Winner

Members Trust is a proud supporter of the Heights Chamber Education Community Fund. The luncheon was held on May 21, 2019, and we were honored to meet our scholarship recipient. Kate Ramirez, of Scarborough High School, plans to attend the University of Houston.



FINANCIAL HIGHLIGHTS

| | May 2019 | May 2018 |
|-----------------|---------------|---------------|
| Members | 7,542 | 6,990 |
| Loans | \$104,096,709 | \$91,480,577 |
| Deposits | \$142,466,453 | \$123,678,877 |
| Equity | \$10,010,314 | \$9,283,924 |
| Assets | \$153,388,245 | \$133,910,532 |



Credit Union Closings

Members Trust will be closed on the following federal holidays. Access your account 24/7 using HomeCU Online Banking.

Independence Day: Thursday, July 4, 2019

Labor Day: Monday, September 2, 2019

Columbus Day: Monday, October 14, 2019



Prevent Identity Theft

Identity theft happens when someone steals your personal information to commit fraud. They may use your information to fraudulently apply for credit, file taxes, or get medical services, which can damage your credit rating, and cost you time and money to restore your good name.

Children and seniors are especially vulnerable to ID theft. Child ID theft may go undetected for many years until victims apply for their own loans. Seniors are vulnerable because they frequently share their personal information with doctors and caregivers. The number of people and offices that access their information puts them at risk.

Keep these tips in mind to protect yourself from identity theft:

1 | Don't carry your Social Security Number (SSN)

Only give out your SSN when absolutely necessary.

2 | Don't share personal information

Including your birthdate, SSN or bank account number just because someone asks for it.

3 | Collect your mail every day

Or place a hold on your mail when you are away from home for several days.

4 | Pay attention to your billing cycles

If bills or financial statements are late, contact the sender.

5 | Unauthorized transactions

Review your credit card and bank account statements for unauthorized transactions.

6 | Shred personal information

Destroy receipts, credit offers, account statements, and expired credit cards to prevent "dumpster divers" from getting your personal information.

7 | Be cautious about using a public Wi-Fi network

Install firewalls and virus-detection software on your computer.

8 | Change your passwords frequently

Create complex passwords that are difficult to guess.

9 | Review your credit reports annually

Check for fraudulent or inaccurate information. Order your free credit report from AnnualCreditReport.com.

10 | Freeze your credit files

Credit freezes prevent someone from applying for and getting approval for credit in your name.



Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and procedures with respect to your personal information at www.MTFCU.coop or we will mail you a free copy, upon request, if you call us at 713-681-0339.



HOUSTON
2315 Mangum Road Houston, TX 77092
713-681-0339

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

PRESORTED
STANDARD
US POSTAGE
PAID
HOUSTON TX
PERMIT NO. 1769

www.MTFCU.coop



Experience the **CREDIT UNION** difference.



Your Summer Your Vacation

There's still plenty of summer left to take a trip of a lifetime with our affordable vacation loan. With rates this low, you can do just about anything – stroll the beach, take a cruise, visit another country, or plan a family reunion. No matter how big your plans are this summer, we're ready to help make it happen.

- ▶ Rates start as low as **8.60% APR¹**
 - ▶ Flexible repayment options
 - ▶ Terms up to **48 months**
- Apply today at www.MTFCU.coop**

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates and terms are accurate as of 07/01/2019. Normal credit criteria apply. A fixed-rate loan for \$2,500 based on 8.60% APR paid over 24 months would have 24 monthly payments of \$113.75.

