

Member Line

Fourth Quarter 2019

Go Farther with Our End-of-Year-Deals

You've probably heard that the end of the year is a great opportunity to cash in on some perks. That's because car manufacturers have a different calendar than the rest of us, so they roll out new models in the fall as opposed to the first of the year. Because most people are interested in getting the latest and greatest model, dealerships slap discounts on "last year's" model in November and December, to move them off their lots.

Combine the deep dealer discounts with our end-of-year financing and save money!



New, Used and Refinanced Autos



No payments for up to **90 days**²



Great rates starting at **3.29% APR**¹



Affordable extended warranty and GAP plans available



Terms up to **72 months**



Easy car shopping at mtfcu.groovecar.com



Affordable monthly payments



Apply Today



www.MTFCU.coop



Visit a Branch



800-683-6455

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and the term and are subject to change. Normal credit criteria apply. Rate quoted is for a 24-month term. Your rate and term may vary. Rates current as of October 2019. A fixed-rate new auto loan for \$30,000 based on 3.69% APR paid over 72 months would have 72 monthly payments of \$465.13. ²No payments for 90 days available on qualifying loans. Offer good through 12/31/2019.

PREDICTING THE FUTURE

A MESSAGE FROM: BRIAN C. GILBERT, CEO

We find ourselves moving into the later part of 2019. If you listen to the news and our politicians, there are a lot of unknowns out there... but then again, there always has been and probably always will be. Over 40 years ago, I remember thinking how much I would like to know where interest rates would be in 6 months so that I could make some really good financial decisions. Well, at some point, I learned that I couldn't foresee the future so I would have to make the best decisions based on the information that I had at the time. Of course, that is still true today. We never have a crystal ball to show us the future so we must make decisions with the knowledge that we have at the time. This applies in both our personal and professional lives.

One thing that you can count on is that Members Trust is here to serve our members with affordable financial services. That's the reason that we exist and I am proud of the way that our staff takes pride in serving our members. If you are reading this article, then you are probably already a member of MTFCU, but I would encourage you to invite your friends and family members to join and experience the credit union difference. By doing so, we can build strength in numbers.

We've worked hard to make a number of advances in services to our members, over the last several years. We are always working on new projects and services to enhance the lives of our members. We will be rolling out these new programs over the next several months, so stay tuned for these announcements.

As always – thank you for your membership.



Fund Your Holiday Fun!

The holidays are a busy (and expensive) time of year but we can make it all happen with **Holiday Skip-A-Pay**. Skip either your December or January loan payments and if you have more than one eligible loan, you can skip a payment on each!

Use the extra cash to fund all of your holiday fun. It's our way of thanking you for your loyalty. We appreciate your membership!

*Complete the Skip-A-Pay application
today at 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, 2019. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 13, 2019. Refer to the Skip-A-Pay application for full disclosure.

Community Involvement



Academic Calendar Deliveries

Members Trust was pleased to donate 1,000 academic calendars to Garden Oaks Montessori School and Wainwright Elementary School. We hope the teachers and students find them helpful!



Stephenville Pro Rodeo Support

We are proud to sponsor the Cowboy Capital Pro Rodeo Association event via the "Fastest Time of the Night" package. Good luck to all the participants! Learn more at www.cowboycapitalprcarodeo.com.

FINANCIAL HIGHLIGHTS

	August 2019	August 2018
Members	7,623	7,134
Loans	\$108,820,615	\$98,111,236
Deposits	\$143,044,688	\$130,180,873
Equity	\$10,477,056	\$9,779,822
Assets	\$154,439,389	\$140,974,036



Credit Union Closings

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

Columbus Day: Monday, October 14, 2019

Veterans' Day: Monday, November 11, 2019

Thanksgiving Day: Thursday, November 28, 2019

Christmas Eve: Tuesday, December 24, 2019
Closing at 2 p.m.

Christmas Day: Wednesday, December 25, 2019

New Year's Day: Wednesday, January 1, 2020



**Local Service.
Global Reach.**

Thursday, October 17th is International Credit Union Day (ICU Day®). The goal of ICU Day® is to raise awareness about the tremendous work that credit unions do around the world and give members the opportunity to get engaged.

Unlike other financial institutions, credit unions are not-for-profit financial institutions, so our primary purpose isn't to score record profits in order to cut shareholders bigger dividend checks. Rather, our primary purpose is—and always has been—to be of service to our members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for you. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Plus, once you are a member, you are always a member, even if you move or change jobs. We can help you wherever you live or work.

On October 17, 2019, join your Members Trust family as we celebrate the 71st anniversary of ICU Day!® **If you are in the area, stop by a branch for some refreshments!**

Bank On Your Schedule

**Save money and time
by going online.**

Simplify your banking by registering for online banking, otherwise known as HomeCU. With HomeCU, you can check your account balances, view transactions, transfer money, and much more.

If you have a checking account with Members Trust, you can also pay bills online, saving you time and money on postage. You can even cut down on clutter by signing up for electronic communications and eStatements.

Online banking allows you to access your account anywhere you have internet access, making banking convenient whether you're at home or on the road.

Sign Up for HomeCU at www.MTFCU.coop



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

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

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HOUSTON TX
PERMIT NO. 1769

FEDERAL CREDIT UNION

www.MTFCU.coop



Experience the **CREDIT UNION** difference.



Ho-Ho-Holiday Loans

The holiday shopping season is here and so is our best personal loan because we know the holidays can be expensive. Buying gifts, decorating and entertaining all add up so let Members Trust take the stress out of your holiday season.

Our Ho-Ho-Holiday Loan is the best way to cover your holiday expenses and it's more affordable than using a store card or credit card!



Rates start as low as **8.10% APR¹**



One set monthly payment



Flexible terms up to **48 months**



No pre-payment penalty

Enjoy your holidays without breaking the bank!

Apply Today at www.MTFCU.coop

¹APR=Annual Percentage Rate. Rates are based on creditworthiness and the term and are subject to change. Normal credit criteria apply. Your rate and the term may vary. Rates current as of October 2019. A fixed-rate loan for \$2,000 based on 8.10% APR paid over 24 months would have 24 monthly payments of \$90.55. Offer good through 12/31/2019.

