

# Member Line

FIRST QUARTER 2020

## TAKE BACK your (financial) Freedom

### With a Debt Consolidation Loan

When you're overwhelmed by debt, it's easy to feel stuck and hopeless. Get your life moving forward in 2020 by consolidating your debt. There are a lot of pros to consolidating!

Achieve your personal goals, without sacrificing your financial goals. Talk to our experienced loan officers about your individual situation to see if we can help you take back your financial freedom!

**TALK  
TO US  
TODAY!**



<i>One Convenient Monthly Payment</i>	Having one monthly payment versus 3+ payments is much easier to manage and can reduce stress.
<i>Better Rates Starting as low as 7.85% APR<sup>1</sup></i>	You can probably get a better rate than the current rates on multiple credit card bills.
<i>Fixed Interest Rate</i>	Unlike credit cards, a debt consolidation loan carries a fixed interest rate.
<i>Clear Payoff End Date</i>	Paying the minimum on your credit cards can take 25+ years to pay off. Debt consolidation terms range from 2 – 4 years so there's light at the end of the tunnel.
<i>Credit Preservation</i>	Paying your loan on time can preserve and/or improve your credit score.
<i>No Extra Fees</i>	It costs nothing to apply and you'll save money if you decide to pay off your loan early.

<sup>1</sup>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 January 2020. A fixed-rate loan for \$10,000 based on 7.85% APR paid over 48 months would have 48 monthly payments of \$243.43.

# WELCOME TO OUR 20'S

## A MESSAGE FROM: BRIAN C. GILBERT, CEO

As we enter a new year and new decade, I like to think about the blessings that we have in the age in which we live. We are now more worried in this country, about being overfed than going without. We have more prosperity than people even a generation before could comprehend. We are doing things with computers and artificial intelligence that was science fiction fifty years ago. Compared to my parents and others who grew up during the depression, there is no comparison to where we are now.

This credit union was started in 1936 to help struggling dairy farmers who were trying to make enough money to keep food on their table. The credit union assisted by lending funds to help them stay in business. At the time, getting a loan to finance a dairy from a bank was next to impossible, but because of the cooperative structure of a credit union, people were able to pool their funds to help their fellow dairy farmers. The structure of the credit union has not changed. Although membership has grown over the years to include more than dairy farmers, we are still doing the same thing to assist our members today. Whether it's loans or deposits, we seek to help and encourage thrift for our members.

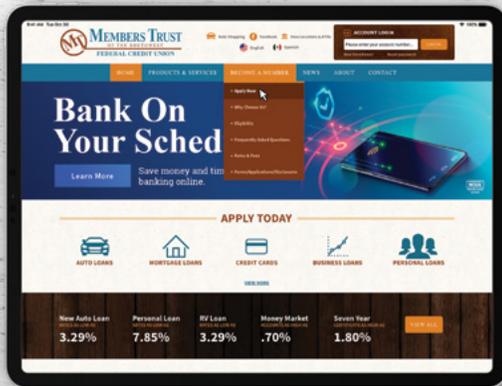
Once again in 2019, MTFCU had a successful year from the standpoint of serving members. We were also able to retain earnings and add to our capital which allows the credit union to expand services to members. The loyalty of our members, as well as, the hard work and dedication of the employees are critical to our success.

Let me be the first to welcome you to the 20's! Best wishes to all for a successful 2020 and beyond.



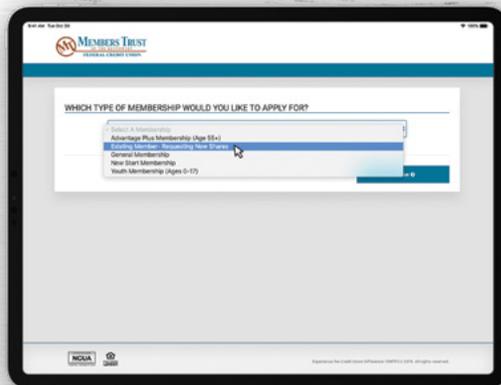
# Go Waitless

## Open Your Account Online



You've always been able to conveniently apply for a loan from the comfort of your home but now opening a new account is just as easy with our new Online Membership Application. Just click on "Become a Member" and "Apply Now" to get started.

Existing members can effortlessly open additional accounts such as a Money Market, Vacation Club, Christmas Club or even a Checking Account by selecting "Existing Member – Requesting New Shares" from the drop-down menu.



You can even invite your family, friends, and co-workers to join Members Trust and open their membership account online by selecting from a variety of membership types:

- ✓ Advantage Plus Membership 55+
- ✓ General Membership
- ✓ Youth Membership (Ages 0-17)
- ✓ New Start Membership (Second Chance)

Opening an account online takes just minutes and saves you a trip to the branch.

Get Started at  
[www.MTFCU.coop](http://www.MTFCU.coop)

# Community Involvement



## Heights Crawfish Festival

Look for us at the Heights Crawfish Festival on Saturday, March 7, 2020, located at 411 W. 20th Street, Houston TX 77008. Stop by and say hello!



## Annual Meeting

The date is set for Thursday, April 16, 2020. Watch your mail for more details.



## Stephenville Member Appreciation Day

Mark your calendars for Friday, April 24, 2020. More details to come!

## FINANCIAL HIGHLIGHTS

	Nov 2019	Nov 2018
Members	7,740	7,291
Loans	\$113,573,924	\$101,527,413
Deposits	\$148,886,126	\$134,732,162
Equity	\$10,798,752	\$9,981,659
Assets	\$160,715,839	\$146,045,758



## Credit Union Closings

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

**Martin Luther King, Jr. Day**  
Monday, January 20, 2020

**Presidents Day**  
Monday, February 17, 2020

## JOIN OUR

# Christmas Club

Don't let the joys the holidays be overshadowed by lingering debt. Open a Christmas Club Savings Account and continually add to it all year long so that you're financially prepared to embrace "the most wonderful time of the year."



Conveniently make deposits via payroll deduction or automatic deposit.



Earn dividends so your money is working for you.



Open withdrawals are permitted between Nov 1st - Dec 31st of each year.\*



Safeguard your money — from yourself — so you have enough funds to spend on gifts or even travel during the holidays. And prevent a pile of credit card debt in January.

Open your *Christmas Club* today!

\*Withdrawals made outside this period will be assessed a \$5 fee.

## Upgrading Our Credit Card Processor to Better Serve You



On March 13, 2020, Members Trust will be converting to a new Credit Card Processor. This will allow us to offer the latest technology available and continue to provide the highest level of fraud protection.

Watch your mail and visit [www.MTFCU.coop](http://www.MTFCU.coop) for more information regarding enhancements to your new Members Trust Mastercard!®



## Attention Students SCHOLARSHIP OPPORTUNITY

If you are a high school senior or a college student enrolled in an undergraduate program, submit your application for our **\$1,000** academic scholarship. Go to [www.MTFCU.coop](http://www.MTFCU.coop) and download the 2020 application and view the eligibility requirements. Return your completed scholarship application to Members Trust on or before Friday, May 22, 2020, to be eligible for consideration.

[www.MTFCU.coop](http://www.MTFCU.coop)



*Once a Member | Always a Member*



# THE EASY GUIDE TO BUYING A CAR

## Search by Payment



Type

Price

Down

Term

Rate

**\$ 350** per month\*

Find Inventory By Payment

Congratulations! You've decided to buy a vehicle. This is an exciting step in your financial future, so here are some quick tips to make the most of the auto buying process.

### DETERMINE YOUR BUDGET

We understand that many shoppers have a rough idea of how much they want to spend per month. That's why we offer the Search by Payment option on our auto shopping website. Simply use the slider to select your desired monthly payment and search available inventory at local dealerships based on that amount!

### DO YOUR RESEARCH

Chances are, it's been a few years since you bought a car. Take your time and do your homework with our convenient auto shopping website, learning everything you can in one useful place. Check out free CarFax reports and save your progress while you're there.

### GET PRE-APPROVED

Getting pre-approved at Members Trust will give you an advantage when you find the right vehicle. With the power of our competitive rates, you'll be ready to visit the dealership.

### GO FOR A TEST DRIVE

With your pre-approval in hand, visit the dealership and go for a test drive. Don't be afraid to talk to the salesperson and ask all the questions that you have.

### ENJOY YOUR NEW CAR

The auto shopping process can be stressful, but we make it as easy as possible so you can enjoy your new ride!

EXPERIENCE IT NOW... [MTFCU.GROOVECAR.COM](http://MTFCU.GROOVECAR.COM)

