

# Member Line

FOURTH QUARTER 2020

## Enjoy Staying Home

These days, we're all spending more time at home than ever before so, after staring at the same four walls for so long you might have noticed those walls could use a coat of paint. Not eating out much. Maybe it's time to build your outdoor kitchen. Not going to the movies. A home theater might be nice! Or maybe it's time to convert an extra bedroom into a legitimate home office.

If your home needs a little TLC but you don't have the funds to pay for those improvements, then a Members Trust Home Improvement Loan can help. Rates are lower than a credit card or personal loan, plus you have set monthly payments with a fixed term, all while increasing your home's value.



Rates start as low as  
**3.90%** APR\*  
Apply Today at  
[www.MTFCU.coop](http://www.MTFCU.coop)



\*APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Normal credit criteria apply. Loan rates and terms are accurate as of 10/1/2020. A fixed-rate loan for \$20,000 based on 3.90% APR paid over 48 months would have 48 monthly payments of \$450.69.

# WE ARE HERE FOR YOU

A MESSAGE FROM: BRIAN C. GILBERT, CEO

Well, we find ourselves entering the last quarter of 2020 - a year of infamy. We have seen some members struggling with problems related to the COVID-19 Pandemic and the corresponding economic shutdown. Unfortunately, it does not appear that we will see an end to some of the economic impacts for some time. I don't have a crystal ball to predict the future but, in my opinion, we may see a slower recovery from this than any of us would like.

Members Trust has served our members since 1936. Over the last 84 years, we have been through many economic ups and downs. While we must maintain sound financial practices, as a financial cooperative owned by our members, we are here to help when you have a need. Please let us know if your credit union can help. Reach out to one of our representatives to see if we can assist you.

I would like to mention that our lobbies are open to walk-in traffic by appointment only. We know how important it is for us to provide financial services to our members. Since our branches are over four hours apart, it is not feasible for us to move employees between branches and we do not want to take the risk of being short-staffed because of illness. Therefore, we have maintained this posture for longer than I would have anticipated at the beginning of this pandemic.

Fortunately, we've been able to maintain quality service levels through the in-person appointments, our digital and technology services, and our drive-thru access. In cases where you need to meet in person, just give us a call to schedule an appointment and please wear your mask. I know that we all miss being able to visit with members as they come in and out of our offices. But this too shall pass, and I look forward to much brighter days ahead.



## Virtual Annual Meeting



Thursday, October 22, 2020 @ 5 p.m.

You are cordially invited to attend our Virtual Annual Meeting. To reserve your spot, send an email to [info@mtfcu.coop](mailto:info@mtfcu.coop). Closer to the meeting date, we will send you all the information you need and a link to join the meeting.



## High-Interest Rate ON YOUR AUTO LOAN?

Talk to us to see if you can save money by refinancing your auto.



Rates start as low as **2.59% APR\***

\*APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Normal credit criteria apply. Loan rates and terms are accurate as of 10/1/2020. A fixed-rate loan for \$20,000 based on 2.59% APR paid over 48 months would have 48 monthly payments of \$439.07.

# Community Involvement



## Academic Calendar Distribution

Members Trust was pleased to donate 1,650 academic calendars to Garden Oaks Montessori School and Wainwright Elementary School. We hope the teachers and students find them helpful!

## Changes in Stephenville



- At the end of July, we said goodbye to long-time team member Jill Jameson. Jill was a dedicated team member for over 17 years and we appreciate her commitment to our employees and members!



- We are pleased to announce that Amanda Treece is our new Stephenville Branch Manager. Amanda has 8½ years of experience in the financial industry with 6½ years at Members Trust.



- Last, we welcome Kelli Horry as our new Real Estate Loan Officer. She brings a wealth of experience and knowledge to Members Trust and she will be a huge asset to our members and the credit union.

## Erath County Pasture to Packer \$1,000 Sponsor

Members Trust is proud to be a Platinum Sponsor for this educational program. Pasture to Packer is designed to teach youth real-life economics of feeding cattle.

## FINANCIAL HIGHLIGHTS

	August 2020	August 2019
Members	7,830	7,623
Loans	\$114,005,332	\$108,820,615
Deposits	\$156,035,032	\$143,044,688
Equity	\$12,433,180	\$10,477,056
Assets	\$169,381,744	\$154,439,389



## Credit Union Closings

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

**Columbus Day:** Monday, October 12, 2020

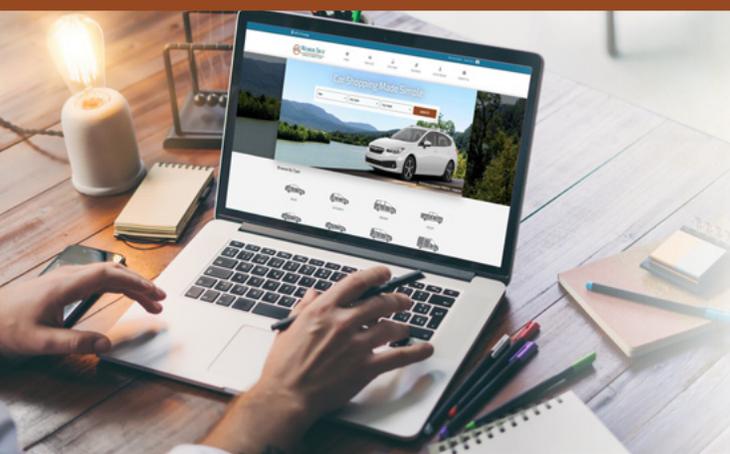
**Veterans' Day:** Wednesday, November 11, 2020

**Thanksgiving Day:** Thursday, November 26, 2020

**Christmas Eve:** Thursday, December 24, 2020 - Close at 2:00 PM

**Christmas Day:** Friday, December 25, 2020

**New Year's Day:** Friday, January 1, 2021



## Safe Online Car Buying

This year, dealers are especially motivated to sell cars and move inventory so you can find some nice incentives. If you need to buy a new or used vehicle and you feel secure in your job, the only thing that might stop you from buying is concern over your personal safety while shopping.

We take the worry out of searching for a vehicle with our free, online Auto Shopping Tool. Get pre-approved, browse local inventory, build your vehicle virtually, and find a dealership – all from the safety of your home.

Experience it now... [mtfcu.groovecar.com](http://mtfcu.groovecar.com)

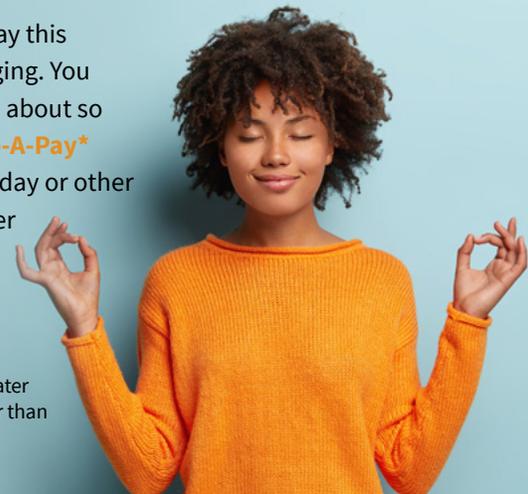
# DON'T STRESS

We've Got You

Complete the Skip-A-Pay application today at [www.MTFCU.coop](http://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 13, 2020. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 15, 2020. Refer to the Skip-A-Pay application for full disclosure.

It would be an understatement to say this year has been unusual and challenging. You don't need one more thing to worry about so take advantage of our **Holiday Skip-A-Pay\*** option to free up some cash for holiday or other expenses. Skip either your December or January loan payment(s). And, if you have more than one eligible loan, you can take a skip on each!





FEDERAL CREDIT UNION

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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Once a Member | Always a Member



#ICU DAY | OCTOBER 15, 2020

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members to have a credit union as their financial partner. This year's global health crisis has been trying for many, but credit unions have stayed true to their cooperative principles and stepped up. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future through financial services, education, and support.

GET YOUR \$10 & ENTER TO WIN!

In honor of #ICUDay, we invite you to visit www.MTFCU.coop/inspire-hope and share what you love about Members Trust. Just for sharing, we'll make a \$10 deposit\* into your Members Trust savings account.

PLUS, you'll be automatically entered to win one of 4, \$250 grand prizes!\*

\*Drawing: No purchase necessary to enter and win. Odds of winning depend on the number of entries received. Only members of Members Trust Federal Credit Union in good standing age 21 or older are eligible to participate. Limit one entry per member. Officials and employees of the Credit Union are not eligible to participate in this Drawing. The deadline to respond is October 31, 2020. The \$10 deposit will be credited to your account on or before November 30, 2020. Grand prize winners will be notified individually.

