

Member Line

FIRST QUARTER 2021

Get Right to the Points

WITH OUR PREMIUM REWARDS MASTERCARD®

Don't just shop with your credit card – get rewarded! No matter what you're buying, the Members Trust Premium Rewards Mastercard® lets you earn points on purchases so you can get the things you need and the things you want.

Premium Rewards Mastercard®

Earn 1 point per \$1 in purchases

Redeem points for travel and cash back to your card or account

Rates as low as 9.24% APR*

25-day grace period

No annual fee

Cash advance and balance transfer options

FREE Card App to manage and monitor your Mastercard® wherever you go.

Apply today at
www.MTFCU.coop

*APR = Annual Percentage Rate. Your rate is based on your credit at the time of approval. Risk-Based Pricing Notice: The Annual Percentage Rate (APR) quoted "as low as" depending on the applicant's individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies Members Trust FCU uses. Rates and terms are subject to change.



2021



6 Tips to Save Money in the New Year



I think we are all breathing a collective sigh of relief, saying goodbye to 2020 and **hello to 2021**. A new year means new beginnings where we can make positive changes. Now's the perfect time to examine your budget, especially because you may be feeling a holiday pinch. But it's never too late to start saving and it doesn't have to be difficult. Just making a few simple changes can translate into big savings throughout the year. Check out these tips:

- 1. Stop buying and start selling.** Instead of spending more on things you don't need, start determining how you can make back some money on the things you have around the house. Consider a garage sale, or look at online marketplaces such as eBay, Craigslist, or neighborhood buy/sell groups on social media.
- 2. Follow the 30-day rule.** If you see something you like, wait 30 days to buy it. If you still want it after a month, go for it. Often the impulse to buy will fade and you won't have to waste your money on something you don't need.
- 3. Make a shopping list.** Especially when it comes to grocery shopping, create a list, and stick with it. Try creating your weekly menu and grocery list off the store's sales, so that you're always buying what you need at the best price. And consider making double of a meal and freezing the extra, so when you're in a pinch for a meal later, you'll have one at the ready instead of ordering take-out.
- 4. Change your entertainment habits.** We were forced to make big changes in 2020 so continue some of those habits in 2021. Instead of going out to eat or to pricey entertainment venues, invite your friends over for a potluck and game night. And for family fun, check out free local festivals and events.
- 5. Try a "no spend" week.** It may sound small but just seven days without making a purchase can make a big impact on your finances. It can also help you identify and improve any bad spending habits that you've picked up.
- 6. Lean on Members Trust!** We offer several products that can help you save, even when you're not thinking about it. Consider opening a free checking account if you are paying fees elsewhere. Look at refinancing your auto or mortgage to a lower rate and payment. Look into consolidating your debt into one affordable payment. Talk to us to see how we can help!



Members Trust Scholarship Program

Members Trust is pleased to offer four \$1,000 scholarships to student members. These scholarships are open to high school seniors and current college students.

Go to www.MTFCU.coop to download the 2021 application and view the eligibility requirements. Find out how you can become the next Members Trust scholarship recipient!

Protect Your Debit Card with SecurLOCK Equip

SecurLOCK Equip is an easy-to-use mobile app that puts the power to protect your debit card in your hands. It's the simple, secure way to manage your cards.

Benefits:

- Prevent fraud if your card is lost or stolen by turning your card off from your phone.
- 2-way texting to alert you of potential fraud and allow for your response.
- Control spending by setting limits on withdrawals or transactions.
- Customize the spending ability for online, mobile, or in-store purchases.
- Set alert notifications for each time a transaction is made.
- Block international or out-of-area transactions.

*App StoreSM is a service mark of Apple Inc. Google PlayTM store is a registered trademark of Google, Inc.



Start using the app in two easy steps:

- 1** Download the SecurLOCK Equip app from the Google PlayTM store or the App Store[®].
- 2** Follow the steps to connect your Members Trust debit cards.



Switch'n Ain't Easy but It Pays at Members Trust

Maybe you've thought about moving your checking account to Members Trust for different reasons – you've moved, you're paying too many fees or you're just not getting the service you deserve. But you haven't changed because it's such a hassle. We understand.

That's why we're making it as easy as possible to switch with our Free Switch Kit. Just use our fillable forms, print, and follow the simple steps. We'll even help you complete all the forms once we open your new Members Trust Checking Account.

MTFCU Free Checking Account

- No minimum balance requirements
- No monthly service charges
- Unlimited check writing
- Free online and mobile account access
- Free Online Bill Pay
- Visa Check Card

Don't wait - Download the Free Switch Kit at
www.MTFCU.coop/Switch-Kit

EXPLORE OUR AUTO TOOLBOX

Members Trust has all the tools you need to make a great auto buying decision. Let's work together to get you in the right car with the right financing.



Find Your Car @ mtfcu.groovecar.com

You are just a click away from driving the auto of your dreams! Shop from millions of vehicles in inventory nationwide, research information on pricing, fuel economy, styling, safety, drive train, engine power, and even take a virtual test drive.

You'll also find articles and links to trusted resources. Plus, get pre-approved with financing straight from Members Trust before you head to the dealership.

Auto Protection

Like it or not, new cars depreciate the moment you drive off the car lot. If you are putting little or no money down on your vehicle loan, **GAP Protection** is smart. GAP pays the difference between the actual cash value (ACV) from an insurance company settlement and the eligible balance of your loan in the event the vehicle is stolen or damaged beyond repair. GAP is available for an affordable, one-time fee of \$335, which can be financed with your loan!

At Members Trust, we take pride in helping you reach your financial goals, so we offer products that help protect your financial investment. We are proud to offer some of the best **Extended Warranty Packages** to keep your vehicle running great for years to come while protecting your monthly expenses. Don't overpay for dealership warranties – talk to us first and save!

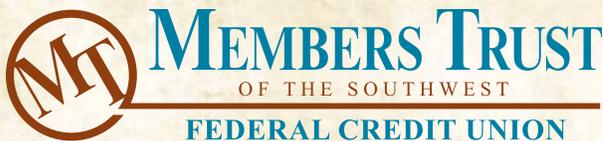
Payment Protection

No one expects to have an injury, illness, or death, but you can take steps to make sure your family is protected and provided for if the unexpected happens.

If you have a balance on your loan and you are disabled due to a covered injury or illness or in the event of your death, **Credit Disability and Credit Life** may help cover your loan payments so that your family's financial future is protected.

And the affordable premium can be included with your monthly payment.

Once a Member | Always a Member



www.MTFCU.coop



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

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