

Member Line

SECOND QUARTER 2021

SPRING FIX-R-UPPER With a Home Equity Loan

Use your home's equity to maximize your spring home improvement projects.

- Home Repairs
- Pool or Patio Addition
- New Roof
- Kitchen Update
- Bathroom Refresh
- Appliances

Rates as low as
3.825% APR*

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) is quoted "as low as" depending on the applicant's individual credit history. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies MTFCU uses. 3.825% APR is for home equity loans greater than \$50,000. Other rates and terms are available and are subject to change.



Unique Mortgage Need? Members Trust can help!

If you've been told that a conventional loan won't work for you, a non-conforming loan may be the solution to finance the home of your dreams. But what exactly is a non-conforming loan?

Non-conforming loans are mortgages that do not follow the rules for government-backed loan purchasers Fannie Mae and Freddie Mac. These loans are usually made by private lenders like Members Trust, who specify the requirements that borrowers must meet for loan approval. As a result, you can typically find greater flexibility in the underwriting standards.

Members Trust can provide personalized solutions to borrowers with unique needs such as:

- Raw land
- Large acreage
- Construction of your dream home
- Non-traditional houses like barn homes, cabins, seasonal homes, etc.

Members Trust has extensive experience providing unique mortgage solutions to meet your needs. Not all mortgage lenders are created equal, so if you need a non-conforming loan, work with someone you trust, who can provide an affordable solution.

Summer is Sweeter With Cash Back

No matter where you go this summer, take your Members Trust Premium Rewards Mastercard® and earn cash back on all your summer fun!

- Rates start as low as **9.24% APR***
- Earn 1 point per \$1 in purchases.
- Redeem points for travel and cash back to your card or account!

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) is quoted "as low as" depending on the applicant's individual credit history. This APR will vary with the market based on the Prime Rate. Rates and terms are subject to change.





Car Shopping Made Simple

Congratulations! You've decided to buy a new or used vehicle. This can be an exciting step, even with lots of decisions along the way. With our free online shopping tools and a few quick tips, you can make the most of the auto buying process.

Determine Your Budget – Most shoppers think in terms of monthly payments, not necessarily the overall price of the vehicle. Use our Search by Payment feature to find the right vehicle for the right monthly payment.

Do Your Research – Chances are, it's been a few years since you've explored purchasing 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 the free CarFax reports and save your progress while you're there.

Get Pre-Approved – Getting pre-approved for a loan before you go shopping will help you avoid overpaying for your car. A pre-approval shows the salesperson you are informed and can simplify the negotiations. With the power of competitive credit union rates, you're 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 your questions.

Enjoy Your New Car – The auto shopping process might seem stressful. With us on your side, we'll make the process as seamless as possible, helping you enjoy your new ride with confidence!

Experience it now... [mtfcu.groovecar.com](https://www.mtfcu.groovecar.com)!

Introduce Us to Your Friends and Get Rewarded!

You know the value of being a member of Members Trust FCU. We love our members and pride ourselves on providing top-notch service combined with affordable financial solutions. Now you can share these benefits with your friends and family. And you and your friend both get rewarded when they open a new checking account or get a loan at Members Trust.

New Checking Accounts

Refer a family, friend, or coworker who does not have a membership with us and get \$50 when they open a new checking account with direct deposit. We'll even give your friend \$50 too!

New Loan

Refer your family or friends to Members Trust and when they establish their membership and fund a loan of at least \$2,500 or more, you and your friend will both receive \$50. It's a win-win!

*Your friends and family must live close enough to one of our locations or meet our membership requirements to join. For eligibility requirements visit <https://www.mtfcu.coop/become-a-member/eligibility/>. Referring members must be at least 18 years old at the time of the referral. To qualify for the \$50 referral/referee incentive, a savings AND a checking account with direct deposit OR a savings AND a loan of at least \$2,500 must be opened. Both must be members in good standing. Referred member must not currently be a member of Members Trust Federal Credit Union. Regular membership requirements and minimum opening balances apply for all new members. The \$50 incentive will be deposited into the current member and new member's savings accounts within 90 days following account opening. Applicable tax forms will be provided if necessary. There is no limit to the number of new members any current member can refer. This offer is subject to change without notice. Additional restrictions may apply.



Get Started at
www.MTFCU.coop/Refer-MTFCU



Class of 2021 Senior Send-Off

CONGRATULATIONS! As you graduate from high school and take your next steps into adulthood, Members Trust is ready to walk with you on your journey to financial independence. We've got the tools you need to set yourself up for financial success!

Scholarship Deadline Approaching

Don't miss your chance to apply for one of four, \$1,000 scholarships. The deadline to submit your application is Monday, May 31, 2021.

Visit www.MTFCU.coop to download the application and eligibility requirements.



Apply for a Standard Mastercard®

Now that you're graduating, you'll be receiving a ton of credit card offers.

Don't fall prey to cards with enticing introductory offers.

Get a card that's easy to understand and use, from a trusted financial partner.



**Rates start
as low as
6.24% APR***

Open Your Student Checking

With our Student Checking Account, you'll have complete control over your funds with a Visa Debit Card, free mobile banking, mobile deposit, direct deposit, e-statements, and online bill pay. You'll even get a discount on the interest rate for your first auto loan!

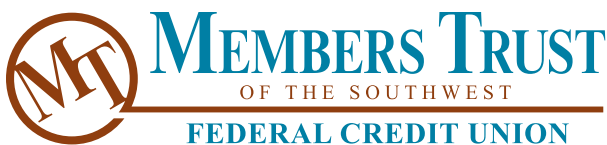


Open your student checking account before May 31, 2021, and Members Trust will cover the \$25* opening deposit!

No matter where you go, Members Trust is with you!

*Offer based on membership eligibility. To qualify for the \$25 deposit, you must be a member in good standing and open a new Student Checking Account at Members Trust FCU before May 31, 2021. Existing accounts are not eligible. The \$25 will be deposited after 60 days of account opening. *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) is quoted "as low as" depending on the applicant's individual credit history. This APR will vary with the market based on the Prime Rate. Rates and terms are subject to change. A parent or guardian may be required as a co-signer for a standard Mastercard.

Once a Member | Always a Member



www.MTFCU.coop



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