

Member Line

THIRD QUARTER 2021

First-Time Homebuyer? No Problem.

Working with a trusted mortgage professional is important and Members Trust is ready to help on your first-time home buyer journey.



- 5% minimum down payment
- Free online homebuyer education
- Low fixed and adjustable-rate options
- Flexible terms and quick pre-approvals

We have experienced mortgage professionals ready to answer your questions and guide you through the process. Let Members Trust be your partner through the process!

**Get started at
www.MTFCU.coop.**



Drive Down Your Payment

REFINANCE AND SAVE

No Payments for **90 DAYS*** Rates as low as **2.39% APR***

You may feel stuck with your current car payment but that may not be the case. We've helped many members save money by refinancing. Refinancing your vehicle can lead to a lower monthly payment, a shorter term, or both! It depends on a wide range of factors, including the value of your vehicle, how much you owe on your current loan, and your credit standing.

Here are three reasons to consider refinancing:

-  Your credit has improved since you got the loan.
-  You didn't shop around for financing when you first bought your car.
-  You want to lower your payment or shorten your loan term.

Apply today at www.MTFCU.coop so we can drive down your payment!

*First payment due up to 90 days from loan closing. Finance charges begin accruing as of loan disbursement date. All loans subject to credit approval. Rates and terms subject to change at any time without notice. Offer valid through September 30, 2021. APR is Annual Percentage Rate. A fixed-rate loan for \$15,000 based on 2.39% APR paid over 24 months would have 24 monthly payments of \$640.68. 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.

Allpoint FAQs



Q: What is Allpoint?

A: Allpoint is a network of over 55,000 surcharge-free ATMs so access to your cash is never far away!

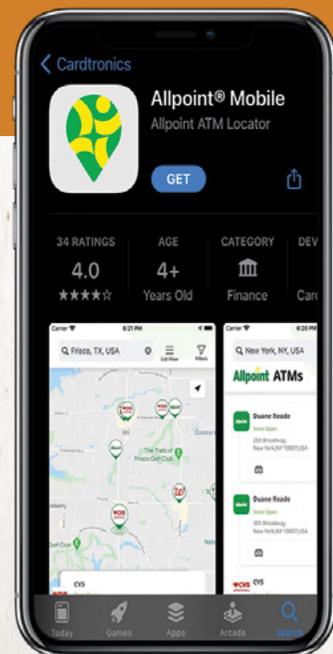
Q: Are Allpoint ATMs really free for MTFCU members?

A: Yes! You will not be charged a surcharge fee for using an Allpoint ATM.

Q: How do I find an Allpoint ATM?

A: Finding an Allpoint ATM is easy – there are probably several within a few blocks of your home or work. Allpoint ATMs are located at select CVS, Walgreens, and other retail stores across the country. These ATMs will have the Allpoint logo on the machine.

1. Look for the Allpoint logo.
2. Use the ATM locator on our website to find an ATM near you.
3. Download the free Allpoint App to find an ATM when you are on the go.



Get your cash – how you want it – without an ATM fee!

Q: Can I make a deposit at an Allpoint ATM?

A: MTFCU members can only make deposits at a Members Trust ATM located at our branches. Allpoint ATMs are used for surcharge-free withdrawals only.

Fraud Prevention

Here are a few tips to be a smart consumer and avoid being a victim of fraud.

- 1 Lock your devices just like you lock your front door.** Use a passcode or fingerprint to lock your phone or tablet. If you have a computer, use a strong password that's at least 12 characters.
- 2 Look for the red flags.** If someone contacts you and asks you to pay by wire transfer or gift card, don't do it. Be suspicious of a phone call from a person or group claiming you have won a lottery or any monetary prize. Never agree to pay "taxes" upfront for your prize. If it sounds too good to be true, it's probably a scam.
- 3 Share with care.** Limit how much personal information you share online. Set your social media profiles to private. If someone asks to connect with you on social media, only accept their request if you know them.
- 4 Don't take the bait.** If someone sends you an unsolicited email or text or calls you, do not provide your personal information, regardless of how "urgent" the situation sounds. Look up a legitimate phone number and call the company directly to verify. MTFCU will never call or email you to request your personal, account, password, or PIN information.
- 5 Avoid clicking links.** If you receive an email from someone you don't know, do not click the links in the email. These links can lead you to a fake website that has been created to steal your personal information.
- 6 Update your anti-virus software.** Make sure to download the most recent and reputable anti-virus and anti-spyware software to your computer and keep your mobile device software up to date.
- 7 Report immediately.** If you feel your account, cards or credit history has been compromised, report this immediately to the appropriate company.

Read our blog posts at www.MTFCU.coop to learn more.



95%

of cybersecurity breaches are caused by human error. (Cybint)

64%

of Americans have never checked to see if they were affected by a data breach. (Varonis)

56%

of Americans don't know what steps to take in the event of a data breach. (Varonis)



Refer. Reward. Repeat.

Why not share the value of membership with your immediate family, friends, and co-workers? If you enjoy the low loan rates and fees, the convenient products, friendly service, and higher savings rates at Members Trust, share us with others.

You and your friend will both get \$50* when they open a new checking account or get a loan at Members Trust. It's a win-win Member Referral!

Visit www.MTFCU.coop/Refer-MTFCU and make your referrals!

*Your friends and family must live close enough to one of our locations or meet our membership requirements to join. For eligibility requirements visit 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.

STEPHENVILLE BRANCH HAPPENINGS



Members Trust was proud to be a \$1,500 Banner Sponsor at Moo-La Fest on June 3-6, 2021. Moo-La Fest is a salute to our county's rich dairy heritage and features fun for the whole family at the Stephenville City Park!



Member Appreciation Day

The Stephenville Member Appreciation Day was held on May 21, 2021. The weather was great, and members enjoyed free Hard Eight BBQ, giveaways, and music from The Mighty 93 KSTV Country.



Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and procedures concerning your personal information at www.MTFCU.coop or we will mail you a free copy, upon request, if you call us at 713-681-0339.

Once a Member | Always a Member