

Member *Line*

FOURTH QUARTER 2021

Get it.
Use it.
Win it.

A Members Trust credit card is the safe, easy way to pay for every little *Holiday* thing!

- ✓ Low Annual Percentage Rate
- ✓ No Annual Fee
- ✓ No hidden charges
- ✓ Generous credit limit
- ✓ 25-day grace period on purchases

Use Your **MTFCU CARD** & You Could Win **\$500***

Use your Members Trust credit card anywhere you shop between November 1 – December 31, 2021, and you'll be automatically entered to win!*

**1 \$500
GRAND
PRIZE***

**2 \$100
SECOND
PLACE
PRIZES***

**4 \$50
THIRD
PLACE
PRIZES***



APPLY TODAY @ WWW.MTFCU.COOP/WINIT

*No purchase necessary to enter and win. Odds of winning depend on the number of entries received. Get a chance to win one, \$500 grand prize, two, \$100-second place prizes, or four, \$50 third-place prizes. To automatically enter the drawing, apply for a new MTFCU credit card or use your current MTFCU credit card at least 10 times between November 1 – December 31, 2021. The ten qualifying purchases can be completed online or in-store, but each qualifying purchase must be over \$50. Eligible persons may also enter the drawing by submitting a handwritten form without purchase or obligation. Mail a 3x5 card with a name, address, and contact information to Members Trust Federal Credit Union, Attn: Marketing, 2315 Mangum Road Houston, TX 77092. Entries must be received no later than 12 pm CST on December 31, 2021. Winners are selected in a random drawing to be held by the credit union during January 2022. Officials and employees of the Credit Union and their family members are not eligible to participate in the Drawing. You must be current on your MTFCU accounts to qualify. Bonus is considered interest and may be reported to IRS Form 1099-INT. Please consult your tax advisor on any legal, tax, or financial issues related to your bonus or personal matters. Offer expires December 31, 2021.

Skip-A-Payment

NOT the FUN!

Members Trust can help you increase your cash flow this holiday season with the gift of Skip-A-Pay.* Avoid maxing out your credit cards and take advantage of Skip-A-Pay instead to free up cash for the holiday season. Use the funds for gifts, holiday bills, travel expenses or to spruce up your home. 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!



Complete the Skip-A-Pay application today at 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 12, 2021. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 15, 2021. Refer to the Skip-A-Pay application for full disclosure.



YOU GET \$50 THEY GET \$50 EVERYBODY WINS!

We love our members and pride ourselves on providing top-notch service combined with affordable financial solutions. Share Members Trust with your friends and family and you both get rewarded!

Here's how it works.

- 1 Visit MTFCU.coop/Refer-MTFCU.
- 2 Enter your information so we know who to pay.
- 3 Provide your friend's name and email.
- 4 Click send and we'll take care of the rest.

We'll send an email to your friend inviting them to join Members Trust. **You both get \$50** when they:



- Open a new checking with direct deposit.
- Or establish their membership and fund a loan of at least \$2,500.

Start Your Referrals at MTFCU.coop/Refer-MTFCU!



WITH A CREDIT UNION

**BUILDING FINANCIAL HEALTH
FOR A BRIGHTER TOMORROW™**

International Credit Union Day®

Thursday, October 21, 2021

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. It is a time when Credit Unions around the world reflect upon the movement and our history of service to member-owners. On October 21, 2021, we join with our global credit union family to celebrate the 73rd anniversary of ICU Day.®

In honor of #ICUDay, we invite you to leave us a Google Review. Just share your positive feedback and **you'll be automatically entered to win one of 2 - \$100 cash prizes!*** Scan the QR code for your branch to submit your review between October 18 - 21, 2021!



Stephenville



Houston

*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. Reviews must be submitted between Monday, October 18, 2021 through Friday, October 22, 2021. The drawing will be held the last week of October and the winners will be notified individually.



Buying a Vehicle During a Tight Market?

Negotiating for a car is tough during the best of times, but with a vehicle shortage and rising prices, now it's harder than ever. With chip shortages, many manufacturers are cutting production which means inventory is low and prices on both new and used cars are going up! But sometimes you can't wait to buy a vehicle so here are some strategies to save money.



Shop Your Trade-In

The good news is that if you are trading in your vehicle, you will probably get top dollar because of the vehicle shortage. Now's the time to really shop around for the best price for your trade-in. Some national dealerships are offering \$2,000+ above value on many cars and that's even higher for cars that are 1-5 years old.



Negotiate for Maintenance or Perks

If they won't budge on the sales price, they may negotiate with you on perks such as oil changes or repairs. Especially if you are buying a used vehicle, take the car to a trusted mechanic for a full inspection and pricing for recommended repairs. Then use that pricing as part of your negotiation. Repairs and maintenance cost the dealership less than reducing the sales price so they may be willing to throw in some perks that save you money in the long run.



Compromise on Options

If you must buy now and the price is still too high, compromise on the car or the options. Maybe you can live without the navigation, the air-conditioned seats, or fancy paint options. You must be flexible to get a reliable vehicle at a price you are comfortable with.



Expand Your Search

Consider a variety of dealerships within a 50-100-mile (or more) radius of your home. Start your online search at mtfcu.groovecar.com where you can browse the current inventory of local dealerships. Once you have a few different price quotes, go back to your preferred dealership, and ask them to match it.

Now, more than ever, low offers are not going to work so do your homework and make a fair offer. Use Kelly Blue Book and NADA to access the value of the vehicle so you understand what a fair price is.



Rent-to-Buy

Some car rental companies are offering a rent-to-buy option where you can rent a car for a few days at a discounted rental price and take the car for a 3-day "test drive." If you decide you want to buy the vehicle, they will waive the rental fees and typically sell at great prices - oftentimes under Kelley Blue Book. You can find a wide variety of high-quality, well-equipped used cars - many still under the original factory warranty.



Get Pre-Approved

It still doesn't hurt to get pre-approved at Members Trust before you visit the dealership. A pre-approval shows the salesperson that you've done your homework and you are a serious shopper.

Heads-Up Debit Card Users!

We are converting to a new debit card processor on Feb 23, 2022. As part of this conversion, we will be reissuing new Mastercard® Debit Cards in early 2022 to all current cardholders. Watch for more information coming soon!



COMMUNITY Involvement



Academic Calendar Deliveries

Members Trust was honored to donate over 2,600 academic planners to schools in Houston and Stephenville. We hope the students and teachers have an awesome year!



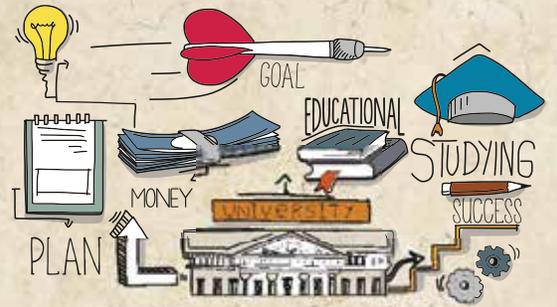
2021 Pasture to Packer

Members Trust sponsored the Pasture to Packer Program, where students learn leadership skills and the economic facets of feeding cattle.



Project 22 Golf Tournament

Members Trust sponsored a hole and a team for the Project 22 Golf Tournament. This program helps raise awareness and funding to reduce a veteran's risk of depression and/or suicide.



2021 SCHOLARSHIP 2022 RECIPIENTS

Congratulations to our 2021-2022 Scholarship Recipients. Each received \$1,000 towards their college expenses. Best of luck to all four members on their journey!



Morgan Wells
Baylor University



Joseph Mikulec
Texas A&M University



Dimitar Davidkov
University of Texas at Austin



Grace Haude
Belmont University

Holiday Closures



COLUMBUS DAY

Monday, October 11, 2021

VETERANS' DAY

Thursday, November 11, 2021

THANKSGIVING DAY

Thursday, November 25, 2021

CHRISTMAS EVE

Friday, December 24, 2021 - Close at 2:00 PM

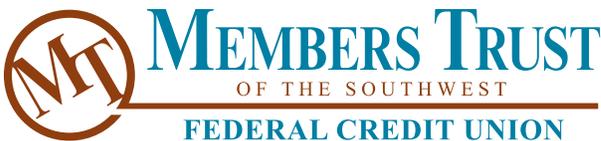
CHRISTMAS DAY

Saturday, December 25, 2021

NEW YEAR'S DAY

Saturday, January 1, 2022

Once a Member | Always a Member



www.MTFCU.coop



HOUSTON

2315 Mangum Road
Houston, TX 77092
713-681-0339

STEPHENVILLE

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