

Member Line

FIRST QUARTER 2022

Get a
FRESH START
this Year

REFINANCE YOUR AUTO

Save money with rates as low as **2.39% APR¹** and terms up to **72 months**. Plus, get affordable peace of mind by adding GAP and Extended Warranty protection.

Get our great rates, low payments and more money in your pocket so you can have a fresh start to the year!



*Move your auto loan
from another lender and be
automatically entered to win!*

GRAND PRIZE \$1,000²

2ND PRIZE \$500²

3RD PRIZE \$250²



Apply Today at www.MTFCU.coop

¹APR = 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. ²To qualify for the cash prizes, you must refinance an auto loan from another lender before 3/31/2022. The minimum loan amount is \$10,000. 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 3/31/2022. Winners are selected in a random drawing to be held by the credit union during April 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. Offer ends 3/31/2022.

Goal #1
**SAVE
MONEY**

New Year **NEW CHECKING**

Maybe saving money is one of your New Year's resolutions. If so, we can help with our Free Checking Account!

- ✓ No fees – No minimums
- ✓ Plus, you'll have all the technology you need to manage your account with our free mobile app, online banking and bill pay!

Let us help you make the move to Members Trust! Give us a call at 800-683-6455 and we'll do the heavy lifting so you can start saving!



Download our free Switch Kit at
www.MTFCU.coop/Switch-Kit

MAKE 2022

More Rewarding



Get rewarded for the things you're already buying with a Members Trust Premium Rewards Card.

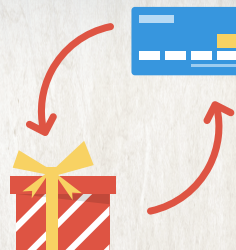
- Earn 1 point per \$1 in purchases
- Redeem points for travel and cash back to your card or account at [CUREwards.com](http://CURewards.com)
- Rates as low as **9.24% APR***
- No annual fee
- Cash advance and balance transfer options
- FREE Card App to manage and monitor your card 24/7

1



**Use your Members Trust
Premium Rewards Card**

2



**Score rewards points
1 point per \$1**

3



**Redeem for travel
or cash back**

*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.



You've grown to know and love your credit union. Now, get paid to Share the Love with your friends and family. We'll give you \$50 for each new member you refer.

IT'S EASY!

- 1 Visit www.MTFCU.coop/refer-mtfcu
- 2 Enter your referral
- 3 Once your friend or family member opens a checking account or gets a loan, we'll deposit \$50* into both of your accounts!

*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.

IMPORTANT INFORMATION

- 1 If you currently have a Members Trust Debit Card, your new card will be mailed starting February 7th. You should receive your new Debit Card on or before February 18, 2022.
- 2 If you don't receive your new card by February 18th, please contact us immediately.
- 3 Activate your new Debit Card by calling the number on the sticker.
- 4 Continue to use your old Debit Card through February 22nd. Once your new Debit Card is active on February 23rd, you can destroy your old Debit Card.
- 5 Re-establish any recurring automatic payments/bills with merchants such as a gym membership or home utilities. You will need to provide your new card number and expiration date.

**Your old card will be deactivated on
February 23, 2022**

New Contactless Debit Cards

Members Trust is partnering with a new debit card processor so we can provide you with a contactless debit card and upgraded functionality.

Tap-To-Pay for Faster, More Secure Payments

With your new contactless debit card, complete your purchase by simply holding or tapping your card on a contactless-enabled card reader. It's up to 10 times faster than swiping, inserting, or using cash. Plus, it keeps your information secure and your hands off the card reader.

Use your new card at grocery stores, fast food restaurants, and thousands of merchants across the country. Just look for the contactless symbol at check out.



Find the contactless symbol on the front of your card and at checkout. The contactless symbol is four curved lines that get bigger from left to right.



When prompted, hold your Debit Card within 1-2 inches of the contactless symbol on the terminal.



If your purchase is approved, you'll receive confirmation – typically a beep, green light, or checkmark.

**Continue to use your old Debit Card through February 22nd.
Start using your new Debit Card on February 23rd.**

You're Not Stuck with Dealer Financing

If you are shopping for a vehicle, you're already aware of the higher prices and lack of inventory available. Needless to say, the current auto market requires quick decisions and leaves little room for negotiation. We also know some dealerships are refusing to accept outside financing!

If you've recently financed a vehicle with a dealership, we may be able to help you save money by refinancing. If you keep the term the same but are eligible for a lower interest rate, you could save money each month and possibly thousands over the life of the loan. You may want to extend your term to lower your monthly payments, but keep in mind this could cause you to pay more in interest over the life of the loan.

Things to Know About Refinancing

Of course, you want to know how much you can save before you start the process. Use our handy **Auto Refinance Calculator @ [MTFCU.groovecar.com/refinance](https://www.mtfcu.coop/groovecar.com/refinance)** to estimate your monthly payment and see if you can save money.

When you apply to refinance, we will look at several factors to find out if refinancing is a good option for you. We will also look at:

- 1 Your credit score.
- 2 The make, model, trim, and mileage of your vehicle.
- 3 The value of your vehicle compared to what you owe.
- 4 How many payments you have left on your loan.
- 5 How recent is your current loan.

Give us a call at 800-683-6455 to discuss your refinancing options. If it isn't going to be a good deal for you, we will let you know that too.

Auto Refinance Calculator @ [MTFCU.groovecar.com/refinance](https://www.mtfcu.coop/groovecar.com/refinance)

Members Trust SCHOLARSHIP Opportunity

Members Trust is proud to give back by helping tomorrow's leaders cover today's educational expenses. Each year, MTFCU is pleased to award four students a \$1,000 scholarship to the college or university of their choice. These scholarships are open to both graduating seniors and current college students.

Visit [www.MTFCU.coop](https://www.mtfcu.coop) to review the application and requirements so you can become the next MTFCU scholarship recipient.

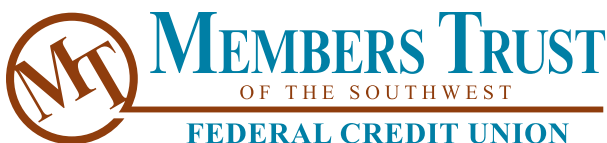


Holiday Closures

MARTIN LUTHER KING, JR. DAY
Monday, January 17, 2022

PRESIDENTS DAY
Monday, February 21, 2022

Once a Member | Always a Member



[www.MTFCU.coop](https://www.mtfcu.coop)



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

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