

Member Line

SECOND QUARTER 2022

LIVE YOUR Best Life

WITH OUR CREDIT CARD

Get a convenient and affordable credit card to book your plans and live your best life!

- ✓ No Annual Fee
- ✓ No hidden charges
- ✓ Generous credit limit
- ✓ 25-day grace period on purchases (excluding cash advances)
- ✓ Convenient cash advances through ATMs worldwide
- ✓ Emergency card replacement services
- ✓ Travel accident and baggage insurance
- ✓ Price protection
- ✓ ID theft restoration services

NO MTFCU CARD? APPLY TODAY

GET RATES
AS LOW AS

9.49%
APR*



Get Rewarded for Using Your MT Card!

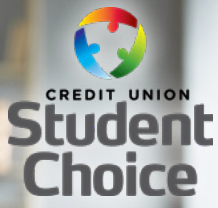
Make 5 purchases in a month and be automatically entered to win!

THREE WINNERS DRAWN PER MONTH¹

1ST PLACE	2ND PLACE	3RD PLACE
\$250	\$150	\$100

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. ¹No purchase necessary to enter and win. Odds of winning depend on the number of entries received. To automatically enter the monthly cash drawing, use your MT credit card five times per month in April, May and June. The five qualifying purchases can be completed online or in-store, but each must be over \$50. Drawing will be conducted in May for members with qualifying purchases in April. Drawing will be conducted in June for members with qualifying purchases in May. Drawing will be conducted in July for members with qualifying purchases in June. 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 MTFCU, Attn: Marketing, 2315 Mangum Road Houston, TX 77092. Entries must be received no later than 12 pm CST on June 30, 2022. 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 ends on June 30, 2022.



Simplify **YOUR STUDENT LOAN** Repayment

To help college graduates effectively manage their student loan debt, Members Trust recently launched a new student loan refinance solution. The Members Trust refinance product allows members to refinance and consolidate their student loans from one or more lenders to make payments more manageable.

“Student loan debt is a reality for the majority of college graduates today,” said Jeff Forsgren, Chief Lending Officer. “Unfortunately, they often feel overwhelmed and unsure of how to repay their student loans once they exit school. We want to relieve some of that stress for our members and community, while also helping them on a path toward overall financial wellness.”

Once you’ve graduated from college and begun repaying your student loans, you may start to truly realize the cost of your education. The good news – if you’re making one or more student loan payments, refinancing and consolidating with Members Trust can simplify your payments and potentially save you money over time.

With our refinance solution, you can consolidate all your private and federal student loans (including PLUS loans) into one manageable loan, potentially lowering your monthly payment and reducing your interest rate in the process. Refinancing could be the right choice for you if:



**You're paying a
high interest rate
on your loans**



**You're juggling
multiple student loans
(private and/or federal)**



**You have a
good credit history
or strong co-signer**

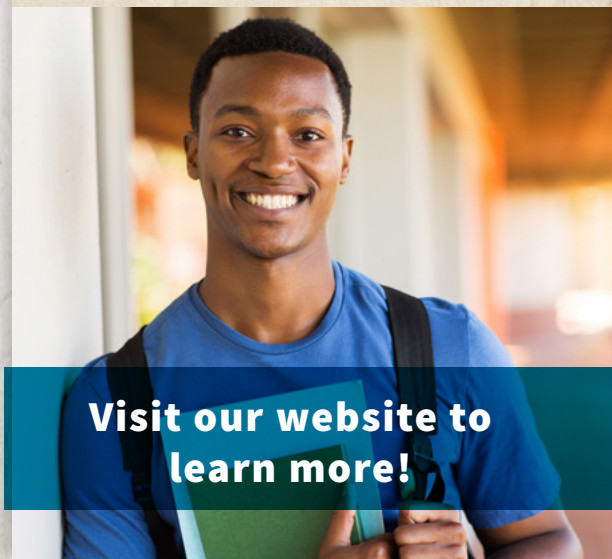
IMPORTANT NOTICE: By refinancing federal student loans, you may lose certain borrower benefits from your original loans, including interest rate discounts, principal rebates, or some cancellation benefits that can significantly reduce the cost of repaying your loans.



Our student loan refinance option comes with:

- ✓ **Competitive** interest rates
- ✓ Loan limit **up to \$150,000**
- ✓ **Flexible repayment terms** to fit your needs
- ✓ **Easy online application** and instant credit decision
- ✓ A relationship with a local, **not-for-profit** lender you can trust

Whether you want to lower your interest rate, pay your loans off sooner, or reduce your monthly payment, we’ve got options to fit your needs. Don’t delay – take control of your student loan debt today by refinancing with Members Trust!



**Visit our website to
learn more!**

GET A GREAT ONLINE Car Shopping EXPERIENCE

Our auto shopping website is a great place to start your search.



Learn about the vehicle,
including specs, tech features,
and gas mileage



Research the book value of a
given car and what other dealers
in your area are charging



Find inventory by
monthly payment



Run the numbers with
our refi calculator



Save your
car searches



Locate a dealer
in your area



Access helpful
car buying tips



Get pre-approved



Car Shopping Made Simple at
mtfcu.groovecar.com

You're INVited!

Annual Meeting

Come learn about the status of
the credit union and participate
in board elections.

Attend in person or register to
attend virtually by emailing
info@mtfcu.coop.



April 21, 2022 @ 5 p.m.
2315 Mangum Road
Houston, TX 77092

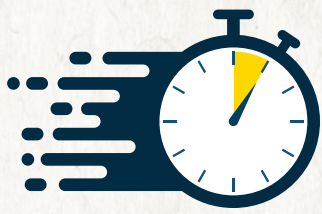
Stephenville Member Appreciation Day

Join us for free Hard Eight Pit
BBQ, giveaways, and The Mighty
93 KSTV Country radio.



May 6, 2022 @ 11 a.m. - 1 p.m.
2311 Northwest Loop
Stephenville, TX 76401





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, 2022.

VISIT

www.MTFCU.coop

to download the application and eligibility requirements.



Easy Loan Payments

Fast - Easy - Secure

Pay your MT loan from an account at another financial institution or via credit card.

Visit www.MTFCU.coop > Products & Services > Pay Your MT Loan

MTFCU *Happenings*

Our Calf Scramble winner from 2021, Cason Jander from Cuero, TX won the Supreme Scrambler Award on March 11, 2022! A great deal of time and effort goes into raising and showing so this award is icing on the cake.



Congratulations Cason!



Follow the progress of our 2022 MTFCU Calf Scramble winner
Rylan Rau, Yorktown, TX



Members Trust was a proud sponsor of the 2022 Heights Crawfish Festival on March 5th.



Holiday Closures

MEMORIAL DAY - Monday, May 30, 2022

JUNETEENTH - Monday, June 20, 2022

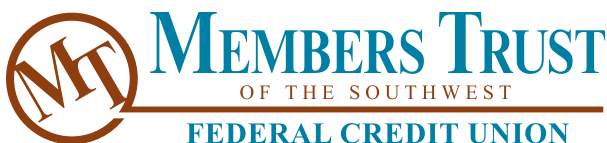
INDEPENDENCE DAY - Monday, July 4, 2022



**DON'T
FORGET**

Because you're a member, your family can join too!

Once a Member | Always a Member



www.MTFCU.coop



Federally
insured by
NCUA

HOUSTON

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

STEPHENVILLE

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