

Member Line

FOURTH QUARTER 2022

Update YOUR RIDE



New | Used
Refinances

Rates as low as

3.74% APR*

Flexible terms up to
72 months



Online applications
and fast processing



Peace of mind with
affordable GAP and
Extended Warranty
Protection



Apply Today at
www.MTFCU.coop

*APR = Annual Percentage Rate. Risk-Based Pricing Notice: The Annual Percentage Rate (APR) is 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. A \$35,000 loan at 4.04% APR for 60 months would have 60 equal payments of \$645.21. Rates and terms are subject to change.



Relax with a Holiday Skip

The holiday season is quickly approaching and that means extra expenses for those special gifts, travel, and other holiday adventures. Relax - Members Trust is offering our annual Skip-a-Payment program so you can stretch your budget! Members with qualifying loans can skip a payment in December or January and use the extra cash for anything you need!

Visit www.MTFCU.coop and complete the skip-a-pay request form today!

*\$25 fee per loan skipped. To skip your December loan payment(s), the form must be returned to Members Trust no later than November 15, 2022. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 15, 2022. Refer to the Skip-A-Pay application for full disclosure.



Shopping

For a New Vehicle?

We've made it fast and easy with our auto shopping website where you can:



Browse current inventory nationwide



Compare vehicles



Locate a dealer



Get pre-approved



Get free CarFax®, comparisons, and much more

Experience it now...mtfcu.groovecar.com



GAP

What is it and how does it work?

Like it or not, new cars depreciate the moment you drive off of the car lot. If you are putting little or no money down on your vehicle loan, Guaranteed Auto Protection (GAP) is valuable coverage.

GAP pays the difference between the actual cash value from an insurance payout and the eligible remaining balance of the loan, in the event the vehicle is stolen or damaged beyond repair.



	WITH GAP	WITHOUT GAP
Remaining Loan Balance	\$25,000	\$25,000
Insurance Payout	\$19,500	\$19,500
Shortfall	\$5,500	\$5,500
GAP Payout	\$5,500	\$0
Your Out-of-Pocket Cost	\$0 <small>(Plus, the one-time GAP fee of \$335 at Members Trust)</small>	\$5,500

GAP Insurance Makes Sense If You...



Put less than 20% down



Financed for 60 months or longer



Purchased a vehicle that depreciates faster than the average



Rolled over negative equity from an old car loan into the new loan

Members Trust offers GAP coverage for an affordable, one-time fee of \$335. Plus, we can finance it with your car loan!



EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

INTERNATIONAL CREDIT UNION DAY® THURSDAY, OCTOBER 20TH

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. A day when we reflect upon the credit union movement's history, promote our achievements and recognize hard work.

133

million Americans
already benefit from
a credit union

99%

of Americans are
eligible to become
members

5K+

credit unions to
join across the
United States

96%

of credit union members
favor their experience
over a bank

*www.yourmoneyfurther.com

WHY DO 133 MILLION AMERICANS TRUST A CREDIT UNION?

We're people helping people.

At MTFCU, we pride ourselves on being small enough to know you and your neighbors, but big enough to bring the world to your fingertips. We care about who you are, and what you dream of.

We're invested in our neighbors.

Every year, credit unions across the country provide funds, support, and goods to local communities and charities. We highlight our efforts to support the communities we serve on social media and in our quarterly newsletters.

We care about your financial well-being.

Financial well-being is critical for people to build a new normal. From the biggest cities to the smallest towns, we put our members ahead of the bottom line to promote financial well-being and advance the communities we serve.



Choose *You* Checking

We can help you choose from five different accounts designed to fit your unique needs.

- ✓ Free Checking
- ✓ Dividend Checking
- ✓ New Start Checking
- ✓ Student Checking (ages 12-22)
- ✓ Advantage Plus Checking (55+)

Get added convenience with free mobile, online banking and bill pay.

Congratulations!

Lance Gilliland

Certified Cohort in TALL XVII

For the last two years, Lance represented Members Trust and Stephenville in the "Governor Dolph Briscoe Jr., Texas Agricultural Lifetime Leadership" program (TALL). This is a very prestigious and comprehensive leadership program through Texas A&M Agrilife Extension Service. The TALL program is a two-year study of agricultural policies, markets, trade, labor, water, and environmental issues for emerging leaders in Texas agriculture.

Lance was one of 26 cohorts accepted into the TALL XVII program from approximately 450 statewide applicants! Lance said, "I had the privilege to travel to every agriculture sector in Texas, as well as the central valley of California and Washington D.C. In addition, we recently completed a study abroad session in Australia, where we learned about the agricultural and environmental issues they face compared to Texas and the United States."

Lance graduated from the program on June 17, 2022, and now holds the prestigious plaque that only 450 other Texans possess! Brian is also a graduate of the TALL program as a TALL II cohort! "It has truly been an honor to represent Members Trust and my community. The TALL program is excellent, and I will take all that I have learned with me throughout my career and life." If you know Lance, you know he is passionate about agriculture. We are thankful to have him on our Members Trust team as a voice for our agriculture industry. Congratulations Lance!



Lance and Brian
at his graduation
ceremony in June



Australian
Sugarcane Farm



TALL XVII Cohort at the
Dolby Stockyards in
Dolby, Australia.

MTFCU

Happenings

Congratulations 2022 Scholarship Winners



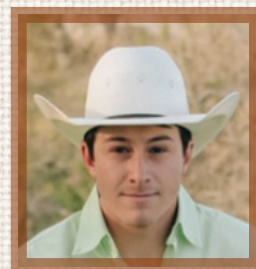
Abigail



Joseph



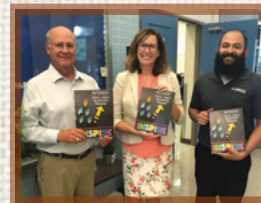
Kelsie



Lane

Calendars

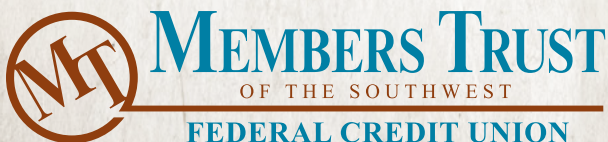
We donated over 2,700 Academic Calendars to schools in both Houston and Stephenville.



Holiday Closures

COLUMBUS DAY - Monday, October 10, 2022
VETERANS' DAY - Friday, November 11, 2022
THANKSGIVING DAY - Thursday, November 24, 2022
CHRISTMAS DAY - Monday, December 26, 2022 (observed)
NEW YEAR'S DAY - Monday, January 2, 2023 (observed)

Once a Member | Always a Member



www.MTFCU.coop



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Houston, TX 77092
713-681-0339

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