

Member Line

FIRST QUARTER 2023



Your Life | Your Loan

Finance the things that matter to you with
an MT Personal Loan and get:

Affordable, fixed rates

Flexible repayment terms up to 48 months

Affordable payments

Fast processing

Rates start
as low as **9.50% APR¹**



Apply Today at www.MTFCU.coop

¹APR = Annual Percentage Rate. Risk-Based Pricing Notice: The Annual Percentage Rate (APR) quoted "as low as" depending on the applicant's individual credit history. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies Members Trust FCU uses. A \$10,000 personal loan at 9.50% APR for 48 months would have 48 payments of \$251.23. Rates and terms are subject to change.

Looking
for a
Good
Investment?
Check with us first!

Our rates are competitive,
and we've got just the
right account to meet
your needs.

Regular Savings
Checking Accounts
Money Markets
Certificates
IRA's



More
CONVENIENCE.

More
SECURITY.

One
CARD APP.

Get Fast and Secure Purchases via Mobile Wallet

In the digital age, we frequently have to sacrifice convenience for security. But now you can have both! Add your MTFCU credit and debit cards to your Apple Pay, Google Pay, or Samsung Pay mobile wallet for fast and secure purchases without using the physical card.

When you register your credit and debit cards in our MT Card App, you can:

- Make purchases
- See account details
- Get a 90-day transaction history
- Make payments
- Turn a card off/on
- Track reward points
- Set alerts
- Report a card lost/stolen
- Dispute transactions



Scan to Download the
MTFCU Card App

START USING YOUR CARD BEFORE IT ARRIVES IN THE MAIL

- 1 Download the MTFCU Card App.
- 2 Tap "Add to Wallet" to add your MT cards to your Mobile Wallet.
- 3 Once added, your card is ready for digital payments.
- 4 Start using your cards via the wallet to pay for things quickly and securely, while you wait for your card to arrive in the mail!



UPCOMING WEBINAR:

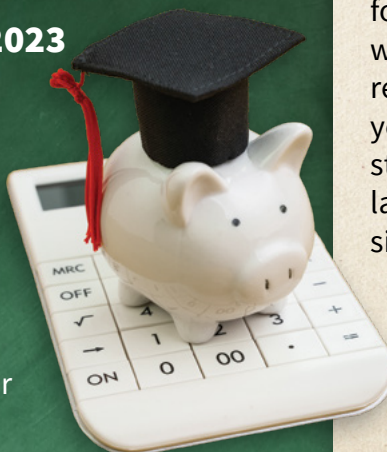
IS STUDENT LOAN REFINANCE RIGHT FOR ME?



SCAN THE
QR CODE TO
REGISTER

**Thursday, January 12, 2023
@ 12 p.m. or 5 p.m.**

With recent announcements about federal student loans, you may be wondering if you should refinance your remaining federal and/or private student loans. Learn more about your options in our upcoming webinar!



READ THE LATEST UPDATES ON FEDERAL STUDENT LOANS

Federal student loan forgiveness – will they or won't they? And when might repayment actually begin? If you hold federal student loans, stay up to date about the latest changes in this dynamic situation.

SCAN
TO
READ
THE
LATEST





VIRTUAL BANKING

Convenient access is important to all of us so we've got a variety of ways you can access your MT accounts virtually.

- ✓ Online & Mobile App
- ✓ Text Banking
- ✓ Mobile Deposits
- ✓ Bill Pay
- ✓ Online Account Opening and Loan Applications
- ✓ Digital Wallet for debit and credit card purchases
- ✓ MTFCU Card App
- ✓ Pay Your Loan from another Institution
- ✓ Wires/Electronic Transfers
- ✓ eStatements
- ✓ CU By Phone
- ✓ Online Check Reorders





Interested in learning more? Visit www.MTFCU.coop or give us a call.

Steer Your Way to



SAVINGS

If you're in the market for a new or used vehicle, steer your way to savings at MTFCU. Whatever you need – more room for a growing family, better fuel efficiency or simply an upgraded ride – can be yours with an affordable auto loan from Members Trust.

-  New, used or refinance
-  Easy, online applications
-  Low, fixed rates mean affordable payments
-  Fast decisions

-  Payment protection available
-  Find the right car, truck or SUV with our free online shopping tool at mtfcu.groovecar.com





Members Trust Scholarship Opportunity

Members Trust is proud to give back by helping tomorrow's leaders cover today's educational expenses.



Scan the QR code to review the application and find out how you can become the next MTFCU scholarship recipient.



\$1,000 credit union scholarships available



4 graduating seniors/current college students selected



Based on scholastic achievement



Must have a minimum 3.0 GPA



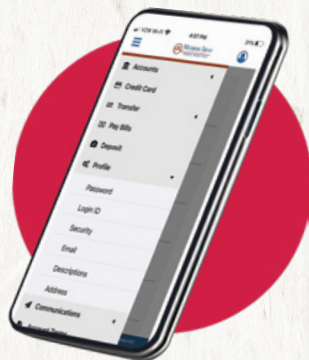
May 31, 2023 deadline



New Year, New Contact Info?

Keep your information up to date with us so we can reach you if needed. Update your contact information via:

- 1** Online Banking & Mobile App
 - a. Login into your account
 - b. Click on Profile > Address
 - c. Enter your new mailing address, phone number, and email address
- 2** Visit a branch
- 3** Call us at 800-683-6455



MTFCU Happenings



Holiday Toy Drive

We were happy to partner with the Houston Chapter of Credit Unions in a holiday toy drive benefitting BEAR – a resource for CPS kids.



Christmasville in Stephenville

Members Trust sponsored a beautiful tree at Christmasville in Stephenville. Christmasville is a full day of fun for the whole family with everything from pancakes with Santa, crafts, live entertainment, carriage rides, a parade, tree lighting and much more!

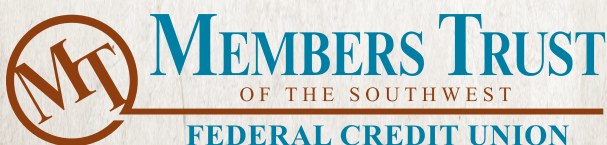


Holiday Closures

MARTIN LUTHER KING, JR. DAY
Monday, January 16, 2023

PRESIDENTS DAY
Monday, February 20, 2023

Once a Member | Always a Member



www.MTFCU.coop



Federally
Insured by
NCUA

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

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