

Member Line

THIRD QUARTER 2023



FIND THE RIGHT CAR

The Right Loan | The Right Fit



**GET
STARTED**

**SCAN
TODAY**

If you're in the market for a new or used vehicle or you'd like to save money by refinancing your auto, you've got it made in the shade at Members Trust.



Get affordable payments with low fixed rates and flexible terms of up to 72 months.



Save money with no prepayment penalties.



Save time with an easy online application and fast processing.



Find the auto of your dreams with our FREE online shopping tool.

MEMBERS TRUST

can help fill **COLLEGE FUNDING GAPS**



**SCAN TO SEE HOW
MEMBERS TRUST CAN HELP**



College is a big investment, which is why it's important to know your options, plan ahead, and choose wisely to pay for it. Most families do not have enough college savings to pay for four years of tuition, room, board, books, and other expenses. MTFCU can help you plan and bridge the funding gap! We recommend following these three steps to fund your college education:



1 SECURE FREE MONEY FIRST

First, you should take advantage of scholarships and grants, which cost you nothing and do not have to be repaid if you meet certain conditions. These may come from your high school, community, college, or other organizations. Grants are usually awarded to students with financial need. Scholarships, however, can be based on need or academics, activities, and community involvement.



2 EXPLORE FEDERAL STUDENT LOANS

After scholarships and grants, you can turn to federal student loans. A loan is money that you borrow and must pay back with interest, but federal loans may come with benefits not available from other types. They generally come with a fixed interest rate and may have income-based repayment plans or public service forgiveness available. You will find federal student loans offered within your award letter from your college.



3 FILL THE GAP WITH PRIVATE STUDENT LOANS

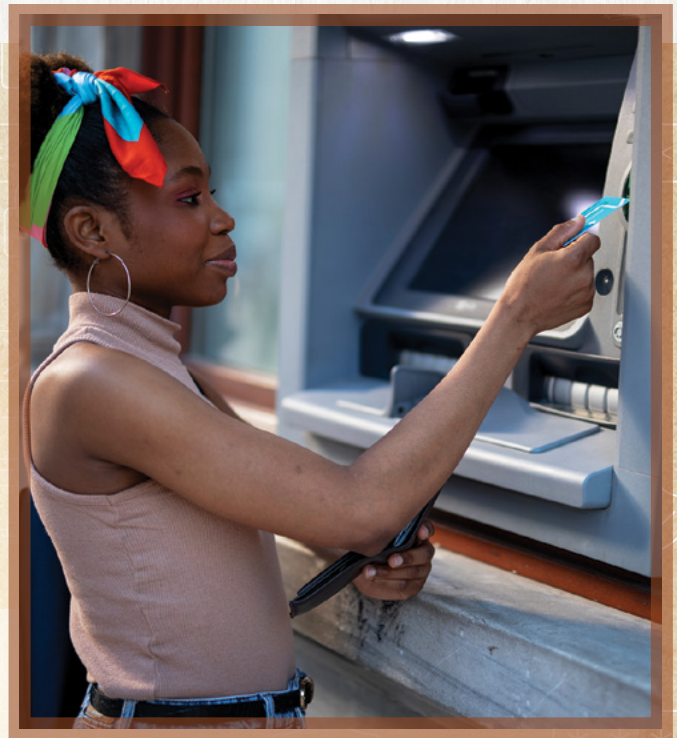
When scholarships, grants, and federal student loans aren't enough, you may need to consider private student loans from a lender like Members Trust. Our private student lending solution comes with competitive rates, an easy online application, personalized support, and a unique line of credit that allows you to secure funding for your entire undergraduate career with just one application!*

* Subject to annual review and credit qualification. Must meet the school's Satisfactory Academic Progress (SAP) requirements.

PROTECT AGAINST SKIMMERS

Despite advances, card skimming theft continues to rise in the U.S. Skimmers are becoming more sophisticated and harder to detect.

Card skimmers capture the magnetic stripe information along with more secure EMV chip technology. When combined with a PIN, fraudsters can use the information to make purchases or steal funds from you!



Guard your card against skimming devices.



Choose well-lit, indoor ATMs. Choose a gas pump closest to the attendant or pay inside.



Visually and physically inspect ATMs and POS machines before swiping or inserting your card. Does it wiggle or seem loose? If so, do not use it.



Look for tiny holes in the panels around the keypad that indicate cameras.



Take advantage of contactless card technology and tap cards rather than inserting them into the slot.



Cover the keypad while typing PINs.



Sign up for alerts for your credit union accounts and credit card transactions, so you can receive a notification whenever your card is used.



Your Future Looks Bright with truSTAGE™



Get a
Quote

Insurance is part of a solid financial plan. From finding a policy that fits your budget to making sure your coverage is adequate, insurance can give you peace of mind today and financial relief when you need it.

Backed by more than 80 years of working with credit unions and their members, TruStage can help protect what matters most—with life, car, home, and accidental death and dismemberment protection.

Simple  Straightforward  Designed to Fit Your Budget

CHANGE IN LEADERSHIP



BRIAN C. GILBERT



LILIANA CANGA

I am writing to let you know that I have set my retirement date for September 30, 2023. When I started this journey on April 16, 1978, I would have never guessed that it would last over 45 years. The opportunities I've had and the people, both members and fellow employees, that I have crossed paths with, have been amazing. I have been very fortunate to have this opportunity. I am proud of our accomplishments over the last 45 years and particularly over the last 13 years, in the CEO role. The accomplishments we have made are because of our dedicated credit union team and our loyal members.

Moving forward, the succession plan is in place. I am pleased to announce that Liliana Canga will be stepping into the CEO role. I hope you will join me in wishing her congratulations. Lili has dedicated over 25 years to Members Trust and has been a big supporter of this credit union and the overall credit union philosophy. She is well prepared to step into this position, and I am confident she will lead the credit union forward with great vision and success.

In addition, we have a team of great employees who are more than dedicated to our members. We have also assembled a strong management team, with the knowledge and skills to take MTFCU far, while still providing outstanding service to our members. I know they have the vision to build on our successful foundation. So, my optimism is very high for the future as we move toward a smooth transition.

To each of you, thank you for making my journey here at Members Trust a great one. I have been blessed.

Sincerely,
Brian C. Gilbert
President/CEO

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our Privacy Policy and Procedures on our website, or we will mail you a free copy, upon request, if you call us at 713-681-0339.

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for
Notice



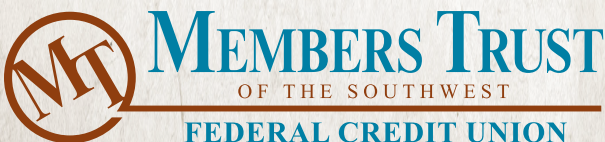
Holiday Closures

INDEPENDENCE DAY
Tuesday, July 4, 2023

LABOR DAY
Monday, September 4, 2023

COLUMBUS DAY
Monday, October 9, 2023

Once a Member | Always a Member



www.MTFCU.coop
Social media icons: Instagram, Facebook, BBB, Equal Housing Lender, NCUA
Federally Insured by NCUA

HOUSTON
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Houston, TX 77092
713-681-0339

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