

# Member Line

FOURTH QUARTER 2023

## Get your **\$100** Checking Bonus

Get all the benefits of big-bank checking, plus great perks and a **\$100 bonus\*** from your credit union!

- ✓ Keep more of your money with no per-check fees, unlimited check-writing, and hundreds of surcharge-free ATMs.
- ✓ Bank-on-the-go with free online, mobile banking, mobile deposit<sup>1</sup> and bill pay.
- ✓ Easy purchases and card management with a MTFCU Debit Card.<sup>2</sup>
- ✓ Enjoy added peace of mind with optional overdraft protection from your savings or via Overdraft Privilege.<sup>3</sup>



Free  
Checking



New Start  
Checking



Dividend  
Checking



Student  
Checking



Advantage Plus  
Checking

**OPEN A NEW CHECKING  
ACCOUNT BEFORE  
NOVEMBER 30TH AND**

*Get \$100\**



Scan to  
Get \$100

\*To qualify for the \$100 deposit, you must be an MTFCU member in good standing and open a new checking account with a minimum Direct Deposit of \$500. A \$100 incentive will be deposited into your checking account after 3 months of the account being opened with direct deposit. Existing Checking Accounts are not eligible to receive the \$100 incentive. Cash back is subject to all applicable taxes and is your responsibility. This offer can end at any time but expires on November 30, 2023. <sup>1</sup>Remote deposit - member must have a checking account for 60 days and complete the Remote Deposit Capture form for approval. <sup>2</sup>Mastercard Debit Card available with approval on New Start Checking accounts. <sup>3</sup>Overdraft Privilege is available after the checking account has been open for at least 60 days. To qualify, members must be in good standing. Overdraft Privilege is not available for New Start Checking accounts. Overdraft Privilege is a discretionary courtesy or privilege that the credit union may provide to you from time to time and which may be reduced, withheld, or revoked by MTFCU at any time without prior notice, reason, or cause. If approved for Overdraft Privilege service, you may notify the credit union in writing to have the service removed from your account at any time.



## Don't Go Overboard this Season Skip your payment now!

Take a break from your loan payment and free up funds for the perfect gifts, travel, and holiday entertaining. Members with qualifying loans can skip a payment in December or January and use the extra cash for anything you need!



Scan to Skip

\*\$25 fee per loan skipped. To skip your December loan payment(s), the form must be returned to Members Trust no later than November 17, 2023. To skip your January loan payment(s), the form must be returned to Members Trust no later than December 15, 2023. Refer to the Skip-A-Pay application for full disclosure.

# INTERNATIONAL CREDIT UNION DAY

Thursday, October 19, 2023

International Credit Union Day® is the annual global occasion to celebrate the credit union movement and its accomplishments, and this year marks the 75th anniversary of International Credit Union Day®!

## Credit Unions are Unique

- ★ **We are member-owned.** You have a say in how the credit union is run by voting for our volunteer Board of Directors.
- ★ **We are not for profit.** Credit unions operate to promote the well-being of their members. Profits made are returned to members in the form of reduced fees, higher savings rates, and lower loan rates.
- ★ **We share a common bond.** Members share a common bond such as where they work or live, groups they join, or family members.
- ★ **We are involved in our communities.** Just see our MTFCU Happenings below on how we've recently contributed to the communities we serve.
- ★ **We have a cooperative structure.** One member's savings becomes another member's loan.

## Help Us Celebrate

Stop by the lobby for light refreshments in honor of this milestone anniversary. Thank you for your membership!

## Have You Moved? Let Us Know!

Submit your change of address via the Mobile App or complete this form



We know that moving is stressful for several reasons, one being all the tiny details that need to come together to get comfortable in your new place.

Changing your address is critical to receive important documents and keep your identity safe. For a successful and safe transition, let everyone from your bank to the government know where you are.

If you've recently moved, update your address today to ensure that you receive all of your credit union mail and important notifications regarding your account.

# IS A STUDENT LOAN REFI RIGHT FOR YOU?



Take control of your student loan repayment! Refinance and consolidate your private and federal student loans (including PLUS loans) into one manageable loan, setting up one convenient payment and potentially lowering your rate.\*

## CONSIDER REFINANCING 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



Scan to Download  
"The Guide to Refinance"



### Pros of Refinancing

One loan with one simple payment means less paperwork and hassle

Potentially save money on interest with a shorter repayment term

Potentially lower your payment to help with monthly cash flow



### Cons of Refinancing

Potential loss of certain borrower benefits associated with federal student loans\*

Payments could be extended over a longer repayment term in exchange for a lower monthly payment

Shortening the repayment term (which may reduce interest paid) could raise your monthly payment

\*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.

## UPCOMING WEBINAR: COMPLETING THE NEW FAFSA

Wednesday, November 8, 2023

With changes coming to the 2024-25 FAFSA under the FAFSA Simplification Act, our College Counselor will outline everything you need to know!

Join us to learn more about the simplified FAFSA, important deadlines, FSA ID for students and parents, and how to complete the FAFSA.



Register Today!

# MTFCU *Happenings*

## 2023 SCHOLARSHIP WINNERS



**Maykala Osinga**  
Texas Tech University



**Paisley Saige Chandler**  
Texas A&M University



**Shelby Thomas**  
West Texas A&M University



**Joseph Briseno**  
Texas State Technical College



### HAPPY RETIREMENT BRIAN

Thank you again for your 45 years of dedicated service!

### ACADEMIC CALENDARS

MTFCU donated over 3,000 academic calendars to schools in Houston and Stephenville ISD.



### TARLETON NEW STUDENT ORIENTATION

On Saturday, August 26th, our Stephenville team attended the Tarleton State University – Tour of the Town Event. We had a great time meeting students and sharing information about MTFCU!



### CALF SCRAMBLE WINNER

HLSR Calf Scramble Catcher, Gage Debord is working hard to get his heifer, Sugar, ready to show at the 2024 HLSR.



## *Holiday Closures*

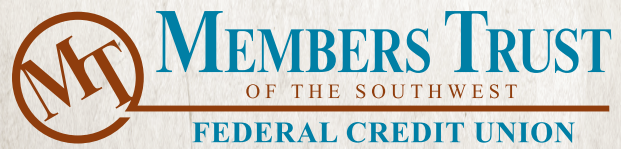
**COLUMBUS DAY**  
Monday, October 9, 2023

**THANKSGIVING DAY**  
Thursday, November 23, 2023

**CHRISTMAS DAY**  
Monday, December 25, 2023

**NEW YEARS DAY**  
Monday, January 1, 2024

**Once a Member | Always a Member**



[www.MTFCU.coop](http://www.MTFCU.coop)  
Member FDIC  
Equal Housing Lender  
NCUA  
Federally Insured by NCUA

**HOUSTON**  
2315 Manguon Road  
Houston, TX 77092  
713-681-0339

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