

# Member Line

FIRST QUARTER 2024



Anyone who has multiple high-rate loans and credit cards knows just how difficult (and expensive) it can be to recover. Take control of your high-interest loans and credit cards with MTFCU!

RATES START AS LOW AS

# 10% APR\*

Apply



Today



\*APR is Annual Percentage Rate. Rate based on credit history and score. Certain credit criteria apply, and rates are subject to change. A \$10,000 loan at 10.0% APR for 36 months would have 36 monthly payments of \$322.67. <sup>1</sup>Current MTFCU loans/credit cards are NOT eligible for this debt consolidation offer. Up to \$350 loan payment equal to one percent (1%) of the loan balance financed at MTFCU. 1% of a \$10,000 loan amount is \$100. Payment will be applied to the members' new loan. You must be a member in good standing 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 subject to change at any time and ends March 31, 2024.



# GET AFFORDABLE *Peace of Mind*

Aside from buying a home, your car is probably the second-most expensive purchase you will make.

With the average length of car ownership at about eight years, car owners should consider ways to improve their car's longevity. Unfortunately, the majority of costly mechanical and electrical failures occur AFTER the factory warranty has expired.

**Extend the lifespan of your vehicle with an affordable Mechanical Breakdown Protection plan!**

## CHOOSE BETWEEN FOUR AFFORDABLE COVERAGE OPTIONS

	PLATINUM	GOLD	SILVER	COPPER
ENGINE				
TRANSMISSION				
DRIVE AXLE				
SEALS & GASKETS				
ELECTRIC & HYBRID DRIVE				
COOLING SYSTEM				
AIR CONDITIONING				
BRAKE SYSTEM				
STEERING				
CHASSIS HARDWARE				
FUEL SYSTEM				
SUSPENSION				
HIGH TECH ELECTRONICS				
ALL VEHICLE COMPONENTS EXCEPT THOSE SPECIFICALLY EXCLUDED				

## ESTIMATED REPAIR BREAKDOWN\*

FUEL PUMP  
**\$1,555**

AC COMPRESSOR  
**\$1,711**

ENGINE  
**\$10,458**

WATER PUMP  
**\$1,075**

DRIVE AXLE  
**\$3,375**

TRANSMISSION  
**\$7,074**

**CONTACT US FOR A QUOTE**

## ALL FOUR PROTECTION PLANS INCLUDE THESE ADDITIONAL BENEFITS



Roadside Assistance



Rental Vehicle



Tire Road Hazard



Trip Interruption

## EASY AND AFFORDABLE

- ▶ Repairs can be done at any licensed repair facility.
- ▶ Claims are paid directly to the repair facility.
- ▶ Coverage may be transferred if you sell your vehicle before your contract expires!
- ▶ The cost can be added to any vehicle, at any time, even if you don't finance your loan at Members Trust (but why wouldn't you)!

\*The above is for illustration purposes only and is based on average repair and replacement costs. Actual costs may vary.



# *Fast & Easy* CARD MANAGEMENT

Card Management is now integrated into our MTCU Mobile App and Online Banking platform. Save time by using ONE APP to manage your debit and credit cards, along with ALL your MT accounts!



*Download the App Today*

**Current Mobile App and Online Banking Users**  
Log in → click on the "Main Menu" → click "Credit Cards"  
→ accept the terms → enroll your credit or debit card



# Solutions FOR ALL CAR BUYERS

Low-mile vehicles.  
Extra-mile service.

enterprise car sales



## Low-Mile Vehicles | Extra-Mile Service

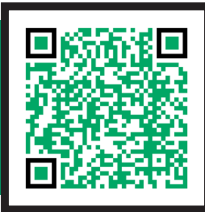
Did you know that MTFCU partners with Enterprise Car Sales?

Enterprise Car Sales makes car buying, selling, and trading as easy, transparent, and streamlined as possible.

Their Sales Consultants help find the right vehicle for your needs in a relaxed atmosphere. It's an approach that puts customers at ease and earns praise.

Enterprise owns more than 1 million vehicles.<sup>1</sup> That means you have access to a wide variety of 1-3 year-old used vehicles, that are hand-select and backed with a comprehensive benefits package.

Preview the  
*Great Selection*



CAR SHOPPING  
*Made Simple*

If you are looking for a make, or model that Enterprise doesn't offer, you're just a click away from driving the vehicle of your dreams.



*Start Shopping*

**The Right Car**  
**The Right Loan**  
**The Right Fit**

<sup>1</sup>Based on internal data passenger vehicles purchased by Enterprise Holdings and its subsidiaries and affiliates for rental use.



## GET A BETTER WAY to Pay Off your Student Loans

If you're juggling multiple student loan payments, take control of your student loan repayment and streamline your debt with our student loan refinance solution!

Refinance and consolidate both private and federal student loans, setting up one convenient payment and potentially lowering your rate.

*Members Trust  
can Help!*



### UPCOMING WEBINAR

Wednesday, February 21, 2024  
12 p.m. or 5 p.m

**REGISTER TODAY**

Learn more about student loan refinance, with real-life examples. What types of student loans do you have? Is refinancing right for you? How do you choose a lender?

## 2024 SCHOLARSHIP OPPORTUNITY

Members Trust is proud to give back by helping tomorrow's leaders cover today's educational expenses. Each year, MTFCU is pleased to award four students a **\$1,000 scholarship** to the college or university of their choice.



Be the **NEXT**  
Recipient



# MTFCU Happenings

## PASTURE TO PACKER



Pasture to Packer is an Erath County 4-H Program that provides our youth, an opportunity to participate in a true farm-to-table experience. Approximately 10-15 participants learn real-life scenarios such as obtaining a loan, steer selection, creating their feeding program, maintaining accurate records, creating relationships to sell their product, and repayment of their loan. Members Trust Federal Credit Union's roots are in the agriculture industry, so to be able to sponsor a portion of this program helps us advocate for Agriculture now and in the future. The opportunity this program gives our youth will be the driving factor in keeping us all fed and clothed for generations to come.



## Anytime SKIP A PAY

Now you have a say when you want to skip a payment. Our Anytime Skip-a-Pay program gives you the flexibility to react to situations when you could use a bit more cash on hand. Emergencies, vacations, back-to-school expenses, or pay off holiday debt – just complete the Skip-A-Pay\* form to start the process.

*A portion of the Skip-A-Pay fees collected in 2024 will go to a designated charity at year-end.*



**Skip Today**

\*\$35 fee per loan skipped. Once qualified, if you normally pay your loan by cash or check, do not make your loan payment(s). If you use payroll deduction or automatic loan repayment, funds for the skipped month will be deposited to savings or checking. Interest will continue to accrue on the outstanding loan balance. The loan must be on the books for at least six (6) months. No late payments during the term of the loan or over the last 12 months, whichever is greater. Only one skip is permitted per year per loan, with a maximum of three skips for the life of the loan. Real Estate, Agricultural, Commercial & Home Equity loans are not eligible.



## Holiday Closures

**MARTIN LUTHER KING, JR. DAY**  
Monday, January 15, 2024

**PRESIDENTS DAY**  
Monday, February 19, 2024

**Once a Member | Always a Member**