



HOME BUYING IS A JOURNEY

STICK WITH WHO YOU TRUST

If you find the home of your dreams – **DON'T WAIT!**

Members Trust has home loan options to fit almost any situation. From low down payments to first-time home buyers, our team of mortgage experts will help you find the perfect mortgage.



Fixed Rate



Land Loans



First-Time Home Buyers



Refinances



Construction



And More

Finance with Members Trust and get peace of mind knowing you are working with a trusted financial partner.



START YOUR
JOURNEY



Student Loan Repayments

Take Control this Year

If you've resolved to get your finances in order this year, refinancing your student loans could be a great place to start. When you refinance and consolidate private and federal student loans,* you'll benefit from one convenient payment and could potentially lower your rate – saving you money over the life of your loan. Let this be the year Members Trust helps you take control of your student loan debt!

Our student loan refinance option comes with

- Competitive fixed and variable rates
- Loans up to \$100,000
- Flexible repayment terms to fit your needs
- Easy online application and instant credit decision
- A relationship with a local, not-for-profit lender you can trust

Whether your goal is to lower your interest rate, pay your loans off sooner, or reduce your monthly payment, we've got options to fit your needs.

*Federal student loans may qualify for payment and interest rate benefits that private student loans do not. Carefully consider your options before refinancing federal student loans, as they will no longer qualify for current and future federal benefits once refinanced with a private lender. For more information, visit studentaid.gov or contact your federal student loan servicer. All loans are subject to credit qualification and additional criteria, including graduating from an approved school. Federally insured by NCUA. Equal opportunity lender.



A CHECKING THAT MAKES THE GRADE

When it comes to confidently managing your money, having the right tools is key. As your first solo account, a Members Trust Student Checking Account is a great way to get started.

Our Student Checking Account is designed specifically for members ages 16-22.

FEATURING

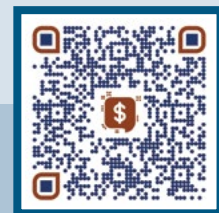
Only \$25 to open

No monthly service charges

No minimum balance requirement

Debit Card

FREE mobile app and online bill pay



GET STARTED

OPEN A STUDENT CHECKING ACCOUNT IN APRIL & WE'LL MATCH YOUR INITIAL DEPOSIT UP TO \$25.*

*Students ages 13-17 will need a joint signer on the account; however, students ages 18-22 are eligible to open the account on their own. To qualify for matching cash up to \$25, you must be a member in good standing and open a new student checking account between April 1 – 30, 2024. The minimum opening balance requirement is \$25. 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. Offer ends 04/30/2024.



FREE
AUTO SHOPPING TOOL



**CAR
SHOPPING
MADE
SIMPLE**

As your trusted credit union, we understand that buying a car is a significant decision that requires careful consideration. To empower you on your car-buying journey, start your research online with our car-shopping website, where you can gather information about different makes, models, and features, save your favorites, locate a dealer, calculate a payment, and apply for your loan.



APPLY



TODAY

**DEADLINE
APPROACHING**

**\$4,000
IN SCHOLARSHIPS
AWARDED EACH YEAR**

Don't miss your chance to apply for the Members Trust academic scholarship! The deadline to submit your application is **May 31, 2024.**



**Summer
Travel Plans**



Use your Members Trust Reward Credit Card for all of your summer travel plans and earn 1 point per \$1 in purchases! Redeem points for merchandise and travel.



MTFCU Happenings

GAGE DEBOARD



Our 2023 Calf Scramble Winner showing at the 2024 HLSR.



Annual Meeting

APRIL

18

5 PM

Houston Branch
2315 Mangum Road
Houston, TX 77092

Light refreshments
and door prizes

Member Appreciation Day

MAY

03

11AM - 1PM

Stephenville Branch
2311 Northwest Loop,
Stephenville, TX 76401

Food & Prizes



If you'd like to learn more about the credit union you own, take a more active role and volunteer for our Supervisory Committee.

To learn more about this fantastic opportunity, contact Liliana Canga at 713-681-0339.



Holiday Closures

MEMORIAL DAY

Monday, May 27, 2024

JUNETEENTH

Wednesday, June 19, 2024

INDEPENDENCE DAY

Thursday, July 4, 2024

Once a Member | Always a Member



MEMBERS TRUST
OF THE SOUTHWEST
FEDERAL CREDIT UNION

www.MTFCU.coop



Federally
Insured by
NCUA

HOUSTON

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

STEPHENVILLE

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Stephenville, TX 76401
254-968-8543