

Member Line

THIRD QUARTER 2024

JUMPSTART YOUR REWARDS

REDEEM
POINTS

TRAVEL
MERCHANDISE
GIFT CARDS



SCAN TO
JUMPSTART
YOUR
REWARDS

With our upgraded checking accounts, you now automatically earn reward points for all your debit card transactions!

Open a new checking account before September 30th and you can jumpstart your reward points.

SCORE 1,000 BONUS POINTS*

Within the first 30 days of opening your new checking account



Make \$500 in
debit card
purchases

AND

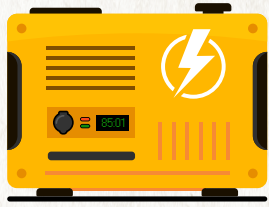


Complete 10+ debit
card transactions

*1,000 bonus points are only available on new checking accounts opened before September 30, 2024. New checking account holders must use their new debit card to make at least \$500 in purchases AND complete 10 or more debit card transactions within the first 30 days of account opening to receive the 1,000 bonus points. The 1,000 bonus points will be credited to your CU Rewards account within 30 days of meeting the requirements. CU Rewards Customer Service can be reached at 1-800-637-7728. Points are good for 2 years from the calendar year in which they were earned. If your card is lost or stolen, points can be moved from your old card to your new debit card. Full CU Rewards Program Rules and Conditions can be found on the CU Rewards site once you create an account - www.curewards.com/Login.

ALL MEMBERS TRUST CHECKING ACCOUNTS FEATURE:

- ✓ Debit Card with Reward Points on Purchases
- ✓ FREE Online and Mobile App Access
- ✓ FREE Online Bill Pay
- ✓ FREE Mobile Deposit
- ✓ FREE MTFCU Card App
- ✓ No per check fees and unlimited check writing
- ✓ Optional Overdraft Protection (from savings)
- ✓ Overdraft Privilege (with approval)



Keep the LIGHTS On (and the A/C)

Get Peace of Mind with a Low Monthly Payment

The weather (and the power grid) can be unpredictable. It's time to get prepared for the next time disaster strikes. Protect your family and your home with affordable generator financing from Members Trust.

Rates as low as
10.25% APR*

Flexible
Terms

Affordable
Payments



BE READY FOR
ANYTHING



NOAA FORECAST 2024
— AVERAGE 7 —
8 - 13 HURRICANES



HURRICANE SEASON
— ACTIVE —
JUNE 1 - NOVEMBER 30, 2024

*APR is Annual Percentage Rate. Rate based on credit history and score. Certain credit criteria apply, and rates are subject to change. A \$5,000 loan at 10.25% APR for 36 months would have 36 monthly payments of \$161.92.

Don't Melt Down Over College Costs

— PRIVATE STUDENT LOAN SOLUTIONS —



Our private student lending solution can help you responsibly fill funding gaps that remain after you've exhausted lower-cost sources of aid. With our innovative education line of credit, you can secure funding for an entire undergraduate career with just one application!* In future academic years, simply request funds from the line (called a "draw") for the amount you need – no need to reapply!

Benefits Include

- Competitive rates
- Easy online application
- Personalized support every step of the way

Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, once your plans have been finalized, you can come back to request the exact funding you need.



Learn more
& apply today!

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



Work with Someone You Trust

Finding the best mortgage loan is more than just finding the lowest interest rate. Buying a home is the largest purchase most of us will ever make so selecting your mortgage lender is important.

Get peace of mind, knowing that we're ready to help you navigate the home-buying process, whether you're building a new home, finding the perfect pre-owned home, or refinancing to save money.

30-Year Fixed-Rate Mortgage

- Conventional mortgage
- 30-year fixed interest rate
- Primary residence only
- 95% LTV (5% down)
- FICO's as low as 640
- Loan amounts from \$50,000 - \$720,000 (depending on the area)

*Must close and fund a 30-year fixed-rate mortgage before 10/31/2024 to receive \$250 back in closing costs. Offer expires 10/31/2024.



Get \$250 Off
Closing Costs*



Learn
More



SUMMER TRAVEL CHECKLIST

While summer vacations give us a break from the daily routine, they're also an occasion for fraudsters to ruin your trip. "Pack" these tips for your next trip to stay protected.



Multi-Factor Authentication

Make sure your devices can't be unlocked if they fall into the wrong hands.



Strong Passwords

Chances are you'll need to log into some of your online accounts so make sure you are using strong passwords that can't be hacked.



Free Wi-Fi

Free Wi-Fi can give scammers access to your information. Disable "auto-join" on your device so you can avoid connecting to unsafe networks.



Skimmers

Watch for skimming devices as you shop, stop for gas, or use an ATM.



Activate Alerts

Download the MT Card App so you can set up alerts and notifications on your debit/credit cards and turn your cards off/on as needed.



Wait to Post

The best option is to wait until you get home to post your travel photos. Images can pinpoint your location so turn off your location services during your trip (except when needed).



Be Alert

Remain vigilant and aware of your surroundings. Keep close tabs on your personal belongings and secure your valuables.

MTFCU Happenings



Annual Meeting



Stephenville Member
Appreciation

Thank You for Joining Us

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.



Heights Chamber SCHOLARSHIP WINNERS

Congratulations to our 2024 Greater Heights Area Chamber of Commerce Community Fund scholarship recipients!



GABRIELA LOPEZ
Northside High School



JOSEPH DIAMOND
St. Pius X High School



ZARIA SMITH
Heights High School

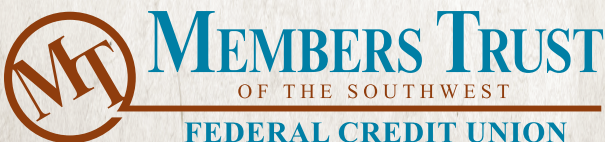


Holiday Closures

INDEPENDENCE DAY
Thursday, July 4, 2024

LABOR DAY
Monday, September 2, 2024

Once a Member | Always a Member



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

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