



Mid-Texan

quarterly newsletter by Mid-Tex Federal Credit Union
*** see our four most recent newsletters at www.mtfcu.org ***

December 31, 2016



Holiday Greetings!

The Employees, Board of Directors and Volunteers of Mid-Tex Federal Credit Union wish to extend to all members a Merry Christmas and a Happy New Year! May the upcoming year, be a year of peace and prosperity for you and your family.

2016 Annual Meeting Results

Mid-Tex Federal Credit Union's 2016 Annual Meeting was held on Thursday, September 29th at the Krueger Hill Pavilion, with about 85 in attendance. Members had the opportunity to view Pat & Wanda's Camp Bowie Memorabilia Exhibit, enjoy the view of Brownwood, listen to Jim Keeney and friend's entertain us with live music, as well as fellowship with other members of the credit union, before the meeting started. A Fantastic fish fry provided by Lemons' BBQ was enjoyed by all.

Shareholders in attendance voted to re-elect Sam Nichols to an additional 3 year term to the MTFCU Board of Directors. We recognized this year's MTFCU scholarship recipients, we gave out \$500 in cash prizes by drawing names of account holders in attendance and everyone received a small gift upon arrival, as well as recognized credit union employees. If you didn't make it this year, please make plans to attend next year's meeting! All credit union volunteers, including the board of directors, receive no compensation for their service; however, through an attitude of caring for their community, our volunteers make a tremendous difference!

MTFCU Christmas Club Account

On November 21st, MTFCU disbursed this year's member's Christmas Club Account funds, just in time for the shopping season. These members took advantage of the MTFCU Christmas Club accounts to help them save funds thru out the year for the 2016 Christmas shopping season, thereby reducing stress at this time of the year.

Join them and open a Christmas Club account now, and you will not have to worry as much - come Christmas time this year, about how you are going to pay for the extra expenditures that occur during the holiday season. You can designate a specified amount to be transferred, from your direct deposit, payroll deduction, or even a manual transfer from your checking account to be deposited to your Christmas Club account. Then the week before Thanksgiving, we will release those funds to you so you too, can start your holiday shopping. Begin saving for the Christmas 2017 season, call or come by the credit union and setup your Christmas club account.

MTFCU Brain Teaser

Question: First I threw away the outside and cooked the inside, then I ate the outside and threw away the inside, What did I eat? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU Prize!!!

KIDZ KLUB Fall Festival

Our Kidz Klub Fall Festival was held on Thursday, October 13, 2016 here at the credit union. All (kidz & adults) had a great time with the Pumpkin decorating, Cupcake walk, Pumpkin Chunkin, Pin the Spider on the web, Hay ride, Roast a Marshmallow just to name a few of the activities. We enjoyed hot dogs, cookies and juice for a snack. Kidz Klub members took their decorated pumpkin and a treat bag home with them. Thanks to everyone that attended!

Being a Kidz Klub member is a great way to learn the value of saving money. We take special pride in our relationships with our youngest members of Mid-Tex FCU. See Kim or Kelsey at the Credit Union if you or someone you know wants more information about being in our Mid-Tex FCU's Kidz Klub.

CU@HOME

Did you know that MTFCU's online banking product CU@HOME is a free service to all of our members to help you stay on top of all your financial needs. For years our members could, with CU@HOME reconcile accounts, transfer funds, make loan payments, receive E-statements, just to name a few of the functions you can do to help manage your credit union accounts.

But now with MTFCU's TouchBanking Mobile App it's even easier and more convenient for you manage your accounts. This Mobile App, with smart technology, will enable you to implement popular mobile banking functions, such as balance inquiries, transfers, alerts and bill payment, all within a condensed timeframe. Further expand your member service experience by taking advantage of the **FREE TouchBanking Mobile App!**

It's easy to get mobile with your financial needs:

Log into your CU@Home Account

Click on the Self Service Tab

Click on the Mobiliti Link, and follow the instructions

For further help or questions, come by and see Kelsey or Kim!

Loan Skip-A-Payment

Members in good standing may apply to the credit union once a year to skip a monthly payment on most loans for a fee of \$25.00 for each loan approved. With approval, you may skip your January payment and use that money instead for after the holiday expenses. Ask Allen or Nakeia for details.

***Loans not included in this program are credit cards, overdraft protection, real estate, or short-term loans.**

Loan Rates

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 8.75%
New Vehicles	As low as 2.99%
Used Vehicles 2012 and newer	As low as 3.49%
Used Vehicles 2011 and older	As low as 5.99%
All other new titled collateral	As low as 5.25%
All other used titled collateral	As low as 6.25%
All other non-titleable collateral	As low as 7.50%
MASTERCARD	12.50%
VISA	9.90%
Overdraft Protection Loan	15.00%
Shares pledged loan	4.10%
CD secured loan	Loan APR will be 3% above the Pledged CD rate

Interest rates are current and accurate as of 12/10/16; call the Lending department for the latest rates.

These interest rates are for those members "with approved credit", not all applicants will qualify for MTFCU's lowest rates. The interest rate for any approved loan is determined by the borrower's credit score. Qualified borrowers with an MTFCU Premier Plus Checking account may receive an 0.10% discount off of their qualified A.P.R.

The Credit Union will offer special interest rates on loans at different times of the year, be sure to check with us for the lowest possible interest rate at that time.

Vehicle Financing Special - Rates

Periodically, the credit union offers special financing rates for both new and used vehicles. Currently the special rates are as low as 2.99% APR for new vehicles and 3.49% APR for used cars 2012 and newer. These rates are scheduled to expire on January 20, 2017, when they may be extended or otherwise modified. Always check with us to see what finance special we may be offering our members!

Gap Protection

New and used vehicles often depreciate quickly and vehicle financing are typically getting longer in terms. There may be a point where you owe more than your vehicle is worth. At that point, MEMBER'S CHOICE GAP Plus (with an extra \$1,000 benefit) can kick in to help. If your vehicle is stolen or totaled in an accident, GAP Plus will help cancel the difference between the primary insurance settlement and what you may still owe.

Mid-Tex FCU offers Member's Choice Guaranteed Asset Protection Plus (GAP Plus) for only \$379.00 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact Nakeia or Allen for more information.

HOLIDAY SCHEDULE

**We will be closed in observance
of the following holidays:**

Martin Luther King Day

Monday, January 16, 2017

Presidents' Day

Monday, February 20, 2017

Memorial Day

Monday, May 29, 2017

***Even when we're closed,
you can still access your accounts!***

Deposits are accepted 24 hours each day at our main office night deposit box. Deposits made after 7:30 A.M. will be processed after 7:30 A.M. the next business day.

HELEN, our 24 hour telephone teller, can process almost any transaction, day or night. Transfers and payments made by Helen are processed immediately.

Call HELEN at 1-855-296-9405.

Access your accounts over the internet with **CU@HOME**.

Log onto www.mtfcu.org for a link (make us your home page). Print copies of your cleared checks! Transfer funds, make loan payments, balance your accounts and a lot more.

Sign up over **CU@HOME** to receive your monthly and quarterly statements electronically the first workday of the month instead of by paper later in the month.

This financial product requires activation, call for details.

Withdraw cash from your account by using your **Mid-Tex** MasterCard Debit Card. Apply via internet or in our lobby for your debit card.

Online card payments

Register to make online Mid-Tex FCU MasterCard or VISA payments at www.GoToMyCard.com

*Thanks for being a Member/Owner of the
friendliest little credit union in Texas!*

DIVIDEND NEWS

The Board of Directors has elected to pay dividends, at the following rates and corresponding Annual Percentage Yields (APY's) for the month and quarter ending December 31, 2016.

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.10%	0.10%
\$5,000.00 and over	0.12%	0.12%

SHARE DRAFTS

Premier Plus Share Draft accounts	0.08%	0.08%
-----------------------------------	-------	-------

*minimum daily balance of \$500.00 to earn dividends.

All Other Share Draft accounts do not earn dividends and are not paid dividends

CHRISTMAS SHARES

\$25.00 TO \$4,999.99	0.10%	0.10%
\$5,000.00 and over	0.12%	0.12%

SPECIAL SHARES

\$500.00 TO \$4,999.99	0.10%	0.10%
\$5,000.00 and over	0.12%	0.12%

IRA SHARES

\$500.00 TO \$7,499.99	0.10%	0.10%
\$7,500.00 and over	0.20%	0.20%

Annual Percentage Yield, or APY, is an account disclosure calculated on the assumption that an account balance is left on deposit the entire year, with no further deposits or withdrawals. The APY can be used as a measuring tool between financial institutions. Fees or other conditions could reduce earnings on these accounts. For further account disclosures, or rate and fee disclosures, call Mid-Tex Federal Credit Union at (325) 646-4571.

Other Dividend Information

Dividend rates and Annual Percentage Yields may change each dividend period based on a determination by the credit union's Board of Directors. The dividend period for Regular Shares and IRA Shares is the calendar quarter, and the dividend period for Special Shares and Christmas Shares is the calendar month you close your account before dividends are paid, you will not receive the accrued dividends.

SHARE CERTIFICATE RATES

12 MONTHS	0.35% RATE	0.35% APY
18 MONTHS	0.40% RATE	0.40% APY
24 MONTHS	0.50% RATE	0.50% APY
36 MONTHS	0.55% RATE	0.55% APY
48 MONTHS	0.70% RATE	0.70% APY

Article & Rates as follows: EFFECTIVE 05/26/16 and accurate as of press time.



Recipe Corner

Jennifer's Famous Banana Pudding

INGREDIENTS

- 6-8 bananas
- 3 small boxes instant vanilla pudding
- 5 cups milk
- 8 oz. sour cream
- 8 oz. cool whip
- 2 boxes nilla wafers

INSTRUCTIONS

- Mix milk and pudding together until well combined.
- Add in 8 oz. sour cream and mix completely.
- Fold in cool whip.
- Slice bananas and fold into mixture.
- Place cookies in bottom of pan and layer with pudding mixture ending with cookies.
- ENJOY!

Recipe compliments of MTFCU employee Jennifer Guthery.



MTFCU uChoose Rewards

MTFCU uChoose Reward members can realize tremendous value from the uChoose Rewards program. You can select from 3 to 4 million merchandise redemption options, or redeem points for gift cards at more than 100 retailers, ranging from big-box national chains to local and regional merchants. Gift cards will be available for dining, entertainment, gas, travel and retail purchases. As an added benefit, members who choose merchandise from the Best Buy online site can opt for in-store pickup from area stores.

Visit us on Facebook!

Be sure to "like" us on Facebook! Simply type "Mid-Tex Federal Credit Union" in the Search box to find our page. Once you find us, click on "Like" to receive our most recent news, updates or any special offers we may be offering.

In order to "Like" us, you must be a member of Facebook. Facebook is in no way affiliated with Mid-Tex Federal Credit Union.

Credit Union Officials

(Terms of office expire at the annual meeting in the year noted)

Board of Directors

Chairperson- Hank Hunter (2017)
Vice Chairperson – Sam Nichols (2019)
Secretary – Mike Stone (2018)
Member – John Harper (2017)
Member – Ronda Baugus (2018)

Supervisory Committee

Chairperson – Margaret Luedecke (2018)
Secretary – Mike Stone (2019)
Member- Angie Cox (2018)
Member – Nicholas Delgado (2017)
Member- Linda Keeney (2017)

Address correspondence to either group:
MID-TEX FCU Supervisory Committee
P.O. Box 3307, Early, TX 76803

Credit Union Operating Hours

Monday - Friday

Lobby 9:00 AM - 4:00 PM

Drive-Thru 7:30 AM - 5:30 PM

Saturday

Drive-Thru 9:00 AM - 12:00 Noon

Telephone (325) 248-6005

Refer to quarterly newsletters for holiday closings

Coming Soon!

uChoose Rewards - a award-winning* loyalty program that rewards MTFCU cardholder's usage and activation with valuable and flexible merchant-funded rewards.

Mobile Deposit Capture - will enable MTFCU members to join the ranks of national financial institutions that let consumers deposit checks via their mobile phone. This will allow our members with smartphones make mobile deposits anywhere, anytime and have faster funds availability

Mid Tex FCU MasterCard & VISA – In March 2017, MTFCU will be converting its current credit card program from VANTIV Card Services to Fiserv Card Services, with this change our members will be able to sign their MTFCU credit card up for the UChoose Rewards program. As well as access their MTFCU credit card accounts online thru CU@Home online banking.

These programs will be available to MTFCU members, by spring. Be watching for updates and information on these valuable enhancements to our Card Program.

Tax Scams to Avoid

The IRS often warns consumers about tax scams this time of the year. While it's important to be vigilant as you work with your tax preparer or do your own yearly tax filing, watch out for many of these scams that happen year round. If you come across any of these, consider it a red flag – and report them to the IRS.

1. No Signature – If your tax preparer won't sign your tax return, they are likely not authorized to prepare taxes. Make sure your tax preparer has an IRS Preparer Tax Identification Number.
2. Huge Refunds – Beware of the preparer who promises huge refunds, if you agree to split the refund with them. This often results in falsified deductions, which is tax fraud.
3. Identity Theft – If you receive a notice from the IRS that more than one return has been filed using your Social Security number, your identity may have been fraudulently used. Contact the IRS immediately!
4. Phone Scam – Do not give out your personal information, if someone calls claiming to be from the IRS. This is often a scam to steal your identity.
5. Phishing – The IRS will never contact you via email, texts or social media! Do not give out personal information in response to communications that come in such manner.
6. Free Money - There is no such thing as free money from the IRS or Social Security. This claim usually targets the elderly.
7. Hiding Money – You must declare income on foreign bank accounts. Hiding income in offshore accounts is considered tax evasion.
8. Nonexistent Charities – Do not give money to a charity without first verifying that it is legitimate and that your donation is tax-deductible. Do your homework.
9. Too Good To Be True – If it sounds too good to be true, it probably is. If you had income last year, you cannot claim you didn't. Tax shelters and offshore accounts won't allow you to evade taxes.

Debit/Credit Card Protection

When a merchant is checking your purchases and they ask to see your debit/credit card or even your driver's license, thank them for protecting you and your credit union. When they follow this recommended process they are verifying your identity, the true ownership of the debit/credit card and the authenticity of the debit/credit card, thereby helping fight potential fraudulent crime. So again thank the clerk, for helping protect your financial interest, by asking for your identity verification.

Debit Cards News

Reminder, keep your phone numbers current and up to date with us here at the credit union. Our Debit Card fraud department keeps a close watch on your debit card activity and if there is suspect activity, they will temporarily block your card, and contact you to verify the authenticity of the purchase. By using your cell phone contact, they can hopefully resolve this matter in an expedient manner. Sign up for CardValet on your debit card. CardValet can assist you in protecting your MTFCU Debit Card, by helping you set restrictions, limits and security preferences on your debit card use-age, as well as having the ability to turn your card off and on with a few taps on your smartphone!

Debit card lost or stolen, call 1-800-472-3272 to report it. Also use this number 24/7, if your card does not work, this number is printed on the back of your card, for easy accessibility.

Daily Limits: Remember your debit card daily point of sale limit is \$750 and the daily cash w/d limit is \$300.00. If you desire to make a large purchase with your debit card, we can temporarily increase the point of sale limit to cover the amount. Call Kelsey or Kim for assistance with this. Traveling outside of the United States? Contact Kelsey or Kim, so we can notify the Debit Card network of your travel plans. This will assist in ensuring that your debit card will function as it should.

Shredding to do?

Do you have documents that need to be destroyed? We offer our members the opportunity to have their confidential documents securely destroyed, by Condor Document Services, a on-site mobile shredding service. We have a locked container to collect your documents this container is located directly across from our public restroom in our lobby. Come in today and be proactive about keeping your information secure!

DATES TO REMEMBER

JANUARY 9-14

BROWN COUNTY YOUTH FAIR

JANUARY 17

ACU SPRINGBOARD IDEAS CHALLENGE

FEBRUARY 17-26

**THE BEVERLY HILLBILLIES,
LYRIC PRODUCTION**

MARCH 23

THE EMPTY BOWLS PROJECT

FOR MORE COMMUNITY EVENTS LOG ON TO OUR WEB SITE AT

**WWW.MTFCU.ORG AND FOLLOW OUR LINK TO THE
CHAMBER OF COMMERCE CALENDAR.**