



Mid-Texan

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

December 31, 2017



KIDZ KLUB Fall Festival

Holiday Greetings!

The employees, board of directors and volunteers of Mid-Tex Federal Credit Union wish all our members a very Merry Christmas and a Happy New Year! May the upcoming year be a year of peace and prosperity for you and your family!

2017 Annual Meeting Results

Mid-Tex FCU's 2017 Annual Meeting was held on Thursday, September 28 at the credit union's community room (due to inclement weather), with more than 60 members attending. Lemons' BBQ provided a fried catfish dinner for the meal.

Shareholders in attendance re-elected Hank Hunter and John Harper each to an additional three year term to the MTFCU Board of Directors. We recognized this year's MTFCU scholarship recipients and gave out \$500 in cash door prizes to members in attendance. 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 the community, our volunteers make a difference!

MTFCU Christmas Club Account

We encourage members to take advantage of MTFCU Christmas Club accounts to help save funds throughout the year for the Christmas shopping 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. Funds from the Christmas Club account will be distributed to you the week before Thanksgiving, just in time for the shopping season.

Begin saving for the 2018 holiday season now by calling or stopping by the credit union to set up your Christmas Club account.

Volunteer Income Tax Assistance

Volunteer Income Tax Assistance (VITA) is a free, IRS-sponsored program to help low and middle-income workers and retirees have their income taxes prepared and filed electronically by an IRS certified volunteer. VITA also ensures that workers receive all the tax credits to which they are entitled. VITA's goal is not only to offer free tax assistance but to teach financial literacy so people will have the resources to manage their money.

Mid-Tex FCU is proud to be partnering with VITA to assist our community with the filing of their income tax return as well as promoting financial literacy, be on the look-out for the various ways we will be participating with VITA.

Our Kidz Klub Fall Festival was held on Tuesday, October 17 at the credit union. Both the kids and adults had a great time with activities like the annual pumpkin decorating contest, costume contest, a cupcake walk, pumpkin bowling and a hay ride. 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 Angela 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.

Christmas Under the Stars Parade



This year, MTFCU created a WhoVille themed float for Brownwood's Christmas Under the Stars parade. Our float entry won the "Frosty's Friends Award."

Loan Skip-A-Payment

Members in good standing may apply to skip a monthly payment once a year. This service is offered for a fee of \$25.00 for each approved loan. Ask anyone in the lending department 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 2013 and newer	As low as 3.79%
Used Vehicles 2012 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 12/10/17; 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 a 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 3.79% APR for used cars 2013 and newer. These rates are scheduled to expire on January 20, 2018, 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 Debbie for more information.

HOLIDAY SCHEDULE

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

Martin Luther King Day

Monday, January 15, 2017

Presidents' Day

Monday, February 19, 2017

Memorial Day

Monday, May 28, 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.

Now, 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 Debit MasterCard
Apply via internet or in our lobby for your debit card.

Online card payments

Register to make online Mid-Tex FCU MasterCard payments at <https://onlineaccessplus.com/oa/mtfcu>

*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, 2017.

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%
<i>*minimum daily balance of \$500.00 to earn dividends.</i>		
<i>All Other Share Draft accounts do not earn dividends and are not paid dividends</i>		

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 FCU 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. If you close your account before dividends are paid, you will not receive the accrued dividends.

SHARE CERTIFICATE RATES

12 MONTHS	0.50% RATE	0.50% APY
18 MONTHS	0.55% RATE	0.55% APY
24 MONTHS	0.70% RATE	0.70% APY
36 MONTHS	0.85% RATE	0.85% APY
48 MONTHS	0.90% RATE	0.90% APY

Article & Rates as follows: EFFECTIVE 11/22/17 and accurate as of press time.



AMERICA'S
CREDIT UNIONS
"Where people are worth more than money."

Recipe Corner

Angela's Crock Pot Ravioli Casserole



INGREDIENTS

- 1 ½ lb lean ground beef
- 1 small onion, chopped
- 1 clove of garlic, minced
- 1 (15oz) can of tomato sauce
- 1 can stewed tomatoes
- 1 tsp oregano
- 1 tsp Italian seasoning
- Salt/pepper
- 10oz frozen spinach, thawed (could use fresh spinach)
- 16oz bowtie pasta, cooked
- ½ cup parmesan cheese, shredded
- 1 ½ cup mozzarella cheese, shredded

INSTRUCTIONS

- Brown ground beef with onions and garlic.
- Place in crock pot, add sauce, tomatoes & seasonings
- Cook for 6-7 hours on low, or 3-4 hours on high
- Add spinach, pasta, parmesan cheese & 1 cup of mozzarella cheese during the last 30 minute of cook time.
- When cooking finished, spread ½ cup of mozzarella cheese to melt on top.
- ENJOY!!

Recipe compliments of MTFCU employee Angela Alsides.

MTFCU Brain Teaser

Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. Question: What does he weigh? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU Prize!!!

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- Mike Stone (2018)
- Vice Chairperson – Sam Nichols (2019)
- Secretary – Hank Hunter (2020)
- Member – John Harper (2020)
- Member – Ronda Baugus (2018)

Supervisory Committee

- Chairperson – Margaret Luedecke (2018)
- Secretary – Vacant (2019)
- Member- Angie Cox (2018)
- Member – Nicholas Delgado (2020)
- Member- Linda Keeney (2020)

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

TouchBanking Mobile App

This Mobile App, with smart technology, enables you to implement popular mobile banking functions, such as balance inquiries, transfers, alerts, bill payment and mobile deposits, all within a condensed timeframe. You must be signed up for Mid Tex FCU's online banking product CU@HOME. If you are not taking advantage of CU@HOME, see Angela or Kelsey for this valuable member service, then you can further expand your member service experience to take advantage of the TouchBanking Mobile App. It's easy to get mobile with your banking needs:

- Log into your CU@Home
- Click on the Self Service Tab
- Click on the Mobiliti Link, and follow the instructions



Debit/Credit Card Protection

The next time 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. This helps fight potential fraudulent crime.

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.

MTFCU uChoose Rewards

Now your MTFCU debit card is more rewarding than ever! MTFCU uChoose Reward members can qualify for 3 to 4 million merchandise redemption options, or redeem points for gift cards at more than 100 retailers. Gift cards are 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.

“Same Day ACH” Debits

On September 15, 2017, “Same Day ACH” debits became effective, meaning your money has the potential for the first time, to leave your account within hours of initiating a payment.

What this means - when a merchant converts a check to an ACH item (electronic check), or if you authorize a merchant or biller to debit your credit union account, it could result in a same day ACH debit (withdraw) which will post to your account sooner than usual. As always we suggest that you ensure that you have sufficient funds in your account, before authorizing any withdrawals (check, debit card transaction or an ACH item) from your account to avoid any overdrafts.

Debit Cards News

Remember to keep your phone numbers current with us here at the credit union. Our debit card fraud department keeps a close watch on your account activity. If there is suspicious 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 quickly. 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 card usage, 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. You can 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 Angela for assistance with this.

Traveling outside of the United States? Contact Angela or Kelsey, 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 through Condor Document Services, an on-site mobile shredding service. We have a locked container to collect your documents. It 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 8-13

BROWN COUNTY YOUTH FAIR

FEBRUARY 16-25

AFEW GOOD MEN, LYRIC PRODUCTION

FOR MORE COMMUNITY EVENTS LOG ON TO OUR WEB SITE AT

WWW.MTFCU.ORG AND FOLLOW OUR LINK TO THE

CHAMBER OF COMMERCE CALENDAR.