



Mid-Texan

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

December 31, 2018



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!

2018 Annual Meeting Results

Mid-Tex FCU's 2018 Annual Meeting was held on Thursday, September 20 at Fort Lemons (due to inclement weather) with 63 members attending. Lemons' BBQ provided a barbeque dinner for the meal.

Shareholders in attendance re-elected Mike Stone & Ronda Baugus 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 2019 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.

KIDZ KLUB Fall Festival

Our Kidz Klub Fall Festival was held on Thursday, October 25th at the credit union. Both kids and adults had a great time with activities like the annual pumpkin decorating contest, costume contest, limbo contest and pony rides. We enjoyed sausage wraps, 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. Employees & families had fun in the parade!



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 3.5%
Used Vehicles 2014 and newer	As low as 4.99%
Used Vehicles 2013 and older	As low as 6.25%
All other new titled collateral	As low as 5.75%
All other used titled collateral	As low as 6.75%
All other non-titleable collateral	As low as 7.75%
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 12/10/18; 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.

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.

Mid-Tex FCU Loan Discount Rewards

We reward our members for utilizing various MTFCU products and services with loan rate discounts as follows:

• Auto transfer of loan pmt	0.25
• MTFCU Credit Card	0.20
• MTFCU Premier Checking	0.20
• Existing/Multiple MTFCU loans	0.20
• Direct Deposit into MTFCU	0.10
• MTFCU E-Statements	0.10

Just think you can reduce your great Annual Percentage Interest Rate (APR) that you receive from Mid-Tex FCU by up to an additional 1.0%, just for using our products and services.

(Maximum discount is 1.0% reduction, & program excludes Mortgages, Credit Cards, Overdraft Protection & Shares, CD Secured Loans, Home Equity Loans)

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 \$499 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 21, 2019

Presidents' Day

Monday, February 18, 2019

Memorial Day

Monday, May 27, 2019

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

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

Access your accounts thru MTFCU's CU@HOME online banking service, or MTFCU's TouchBanking App at your convenience! Where you can print copies of checks, transfer funds, make loan payments, reconcile your accounts, make deposits with Mobile Deposit Capture and much more!

Withdraw cash from your account using your MTFCU Debit Mastercard at our ATM or any Stripes Convenience Store with no ATM Fee

*MTFCU Credit card pmts thru
CU@HOME online banking or thru
<https://onlineaccessplus.com/oa/mtfcu>
Must be a registered user.*

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

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.

MTFCU Home Equity Loans

We've added another service to better serve you. Mid-Tex FCU is now offering home equity loans which specialize in minimal costs, low interest rates and hassle-free closings. Come in and see Debbie to see how easy it is for MTFCU to assist you with your financing needs.

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, 2018.

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 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	0.85% RATE	0.85% APY
18 MONTHS	0.90% RATE	0.90% APY
24 MONTHS	1.10% RATE	1.11% APY
36 MONTHS	1.25% RATE	1.26% APY
48 MONTHS	1.45% RATE	1.46% APY

Article & Rates as follows: EFFECTIVE 12/20/18 and accurate as of press time.



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

Recipe Corner

Bob's South of the Border Cornbread Chowder

INGREDIENTS

- 3 cups peeled & cubed Yukon gold potatoes
- ¾ cup chopped onion
- 4 cups water
- ¼ cup butter
- 1 teaspoon salt
- 1 pound pork sausage cooked & drained
- 1 can (11 oz) chipotle white corn, drained
- 1 can of Ro-tel tomatoes
- 1 can (15 oz) cream style corn
- 1 can cream of chicken soup
- 1 can chicken broth (about 1/34 cups)
- 1 package (6 oz) cornbread mix (for an extra kick swap for Mexican cornbread mix)
- 1 cup of half-and-half milk
- 1 ½ cups shredded Colby Jack cheese

INSTRUCTIONS

- Combine potatoes, onions, water, butter and salt in large soup pot. Cook until potatoes are fork tender but not mushy. Do not drain.
- Add sausage, corn, Ro-tel, soup, broth and cornbread mix.
- Continue to cook over medium heat until mixture begins to thicken slightly.
- This chowder will need to be stirred often to prevent sticking, because it is a thick mixture.
- Add half-and-half milk and cheese.
- Cook until cheese is melted.
- If chowder seems to be too thick, thin with a little more half-and-half or broth.
- Taste and add salt & pepper to taste, if needed
- Serve with crackers or cornbread and ENJOY!!

Recipe compliments of MTFCU employee Bob Hagood.



MTFCU Mortgages

It's a "NEW" day in mortgage lending at Mid-Tex FCU! If you are looking to purchase or refinance your house, we have a loan for you! We are now offering loans that specialize in minimal costs, low interest rates with quick & hassle-free closings. Come visit with Debbie & see what the buzz in mortgage lending is all about!

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 (2021)

Vice Chairperson – Sam Nichols (2019)

Secretary – Hank Hunter (2020)

Member – John Harper (2020)

Member – Ronda Baugus (2021)

Supervisory Committee

Chairperson – Margaret Luedecke (2021)

Secretary – Damon Pulley (2019)

Member- Angie Cox (2021)

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:

1. Log into your CU@Home
2. Click on the Self Service Tab
3. Click on the Mobiliti Link, and follow the instructions



Save and Invest

Saving is a key principle. People who make a habit of saving regularly, even saving small amounts, are well on their way to success. It's important to open a bank or credit union account so it will be simple and easy for you to save regularly. Then, use your savings to plan for life events and to be ready for unplanned or emergency needs.

Actions You Can Take

- Start saving, form a savings habit, and pay yourself first!
- Open and keep an account at a bank or credit union that meets your needs.
- Track your savings and investments, and monitor what you own
- Plan for short-term and long-term goals
- Build up emergency savings for unexpected events
- Consult with a qualified professional on investments and other key financial matters
- Save for retirement, children's education and other major items

Hints and Tips

- An easy way to save is to pay yourself first. That means each pay period before you are tempted to spend money, commit to putting some in a savings account. Contact your credit union and arrange it with them to automatically transfer a certain amount from your paycheck or your checking account to savings every month.
- People who keep track of their savings often end up saving more, because they have it on their minds. New phone apps are available to help people pass up purchases they don't really need – you might want to try one!
- If you are making investments, it's good to consult with a qualified professional about your plans. Before you purchase investments, be sure to build an emergency savings fund to cover your needs for at least three months. Keep the savings in an insured bank or credit union account that you can access if you need it.

• Many professionals call themselves "financial planners." Before you hire one, ask for a description of the services offered. A good place to check the credentials of an investment advisor is your State's consumer protection office, the State's Attorney General's office, or the issuing agency for any professional licenses or certifications.

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 the public restroom in our lobby. Come in today and be proactive about keeping your information secure!

MTFCU uChoose Rewards

Are you being rewarded for using your MTFCU debit card and MTFCU credit card? With uChoose Rewards you join an award-winning loyalty program that rewards MTFCU cardholder's (Debit & Credit) usage and activation with valuable and flexible merchant-funded rewards.

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.

We are hearing from excited members who are cashing in their uChoose Reward points for \$25 to \$50 gift cards from Texas Roadhouse, Starbucks, ColdStone Creamery, Red Robin, and even gas cards!!!!!!

If you are not earning points with your MTFCU card, contact us for instructions on how to register for uChoose Rewards!

2018 Books 4 Kids

Mid-Tex FCU, along with Cen-Tex Manufacturing Credit Union & First Central Credit Union, recently wrapped up the 2018 year by giving every Brown County 1st & 2nd grader a new book of their own. The Books 4 Kids program is a combined effort between 3 Brown County credit unions promoting the importance of reading. This was our sixth year to participate. Each credit union raises the funds for this program with the help of their members. By purchasing candy, bbq sandwiches and more at our events throughout the year you, our members, have helped to make these efforts possible. Thank you!

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. Remember this phone 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 withdrawal 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.

DATES TO REMEMBER

January 8	Texas A&M Singing Cadets, Coggin Ave Baptist
February 8, 17	Gilligan's Island - The Musical, a Lyric Production
February 10-23	Annual Stars of Texas Juried Art Exhibit
March 7	Everyone Deserves a Birthday Banquet

FOR MORE COMMUNITY EVENTS LOG ON TO OUR WEB SITE AT

WWW.MTFCU.ORG AND FOLLOW OUR LINK TO THE

CHAMBER OF COMMERCE CALENDAR.