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quarterly newsletter by Mid-Tex Federal Credit Union

*** see our four most recent newsletters at www.mtfcu.org ***

June 30, 2016

MTFCU Checking Accounts Program Changes

MTFCU is excited to introduce Premiere Checking Accounts, which will be effective 09/01/2016, and are loaded with valuable member benefits.

Premier Checking:

- No minimum balance
- AD&D Life Insurance
- Identity Theft Protection
- Cell Phone Protection
- Debit Card UChoose Rewards
- Debit Card CardValet
- Free telephone transfers
- Travel Entertainment Discounts
- Free coin counter usage
- Free teller checks (limit 6/mo)
- Helen Teller - Audio Response
- CU@Home – Online Banking
- TouchBanking – Mobile App
- 1 box of Premiere Checks per year
- First debit card free
- Replacement debit cards \$10.00
- Monthly service charge fee \$6.00

Premier Plus Checking:

- No minimum balance
- AD&D Life Insurance
- Identity Theft Protection
- Cell Phone Protection
- Debit Card UChoose Rewards
- Debit Card CardValet
- Free telephone transfers
- Travel Entertainment Discounts
- Free coin counter usage
- Free teller checks (limit 6/mo)
- Helen Teller - Audio Response
- CU@Home – Online Banking
- TouchBanking – Mobile App
- 2 boxes of Premiere Checks per year
- First 2 debit cards free
- Replacement debit cards \$10.00
- Loan A.P.R. Discounts
- Bonus Certificate of Deposit A.P.R.
- Dividend bearing account (min bal \$500)
- Monthly service charge fee \$9.00

• Effective 08/31/2016, all AD&D Life Insurance policies affiliated with Affinion (Advantage Accounts) will be terminated and, replaced with an comparable AD&D Life Insurance policy provided by EconoCheck, (depending on which Premiere Checking Account product chosen).

• All current Advantage Account Programs will cease to exist on 08/31/2016, and existing Advantage Accounts will be converted to one of our Premier Checking Accounts.

Mid-Tex Federal Credit Union Scholarship

Mid Tex Federal Credit Union is proud to announce the award of two \$1,000 scholarships for this year. One scholarship was awarded to Jack Haley, a Victory Life Academy graduate, he has been accepted and is planning on attending Abilene Christian University to pursue a degree in Kinesiology. The second scholarship has been awarded to Kaitlin Sheedy, an Early ISD graduate, she has been accepted and plans on attending Sam Houston State University to pursue a degree in Education.

Congratulations to Jack and Kaitlin and all other area graduating seniors! We wish each of you the best as you begin the next phase of your life.

This is our fifth year to offer a scholarship program and we were ecstatic that we were able to offer two \$1,000 scholarships this year. We hope to continue to see this opportunity grow in the future and help local students with the costs of pursuing higher education.

We appreciate each and every graduate that applied for the scholarships, it was a difficult decision-making process for the scholarship committee!

A BIG THANKS, to all members for helping make these scholarship opportunities possible through candy bar & popcorn purchases and donations. One of the best things about being a member at Mid-Tex FCU is the sense of community we have. We are family, friends and neighbors—the ability to benefit our community is one of the added advantages to membership with our credit union.

2016 Annual Meeting *Experience Food, Fun, Information, and A Virtual Trip Through Time*

What: Mid Tex Federal Credit Union's Annual Membership Meeting

A light meal will be served, and Pat & Wanda's Camp Bowie Memorabilia Exhibit will be open to visitors.

When: September 29, 2016

Where: Krueger Hill Pavilion

Address: 4630 Highway 377 South, Brownwood, TX
Look for balloons at entrance.

Activities:

6:00-6:45 p.m.- Light Meal will be served

6:45 p.m.- Business meeting.

Regular share account owners in attendance will vote to fill two open positions on the Board of Directors. Credit Union volunteers, including the Board of Directors, receive no compensation for their service; however, through their attitude of community service for the members, our volunteers make a tremendous difference!

Please make plans to attend this year's annual meeting!

Visit us on Facebook!

Be sure to "like" us on Facebook! Simply type in 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.

KIDZ KLUB PARTY AT AQUATIC CENTER



Our annual Kidz Klub Summer meeting will be held Wednesday July 20th at the Camp Bowie Aquatic Center from 6:30pm - 8:30pm. We will be sending out reminder letters about a week beforehand. We will not be taking coins at the party so just remember to bring your swimsuits and a towel! Parents, make plans to bring your kiddos out and have some fun with your friends from Mid-Tex!

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 Kelsey or Kim at the credit union if you or someone you know wants more information about being in our Mid-Tex FCU's Kidz Klub.

Loan Rates

Current as of 06/10/2016

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 2010 and newer	As low as 3.49%
Used Vehicles 2009 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 06/10/16; 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.

MTFCU offers 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.

EMV Card Update:

Mid Tex FCU has begun a re-issuance of Debit Cards, your new replacement card will have the EMV (chip) technology. Once you receive your new card, please activate it and destroy the old debit card. Please note that your current card may not be up for renewal just yet, but go ahead and activate the new card and destroy the old card.

HOLIDAY SCHEDULE

We will be closed in observance
of the following holidays:

Independence Day

Monday, July 4, 2016

Labor Day

Monday, September 5, 2016

Columbus Day

Monday, October 10, 2016

*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 MasterCard Debit Card
Apply via internet or in our lobby for your debit card.

Online Credit 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!*

CU@HOME

Are you taking advantage of our Online Banking? CU@HOME is a free service to all of our members to help you stay on top of all your financial needs at your convenience. Come by and see Kim to get started on MTFCU's CU@HOME.

TouchBanking Mobile App

This Mobile App, with smart technology, enables you to implement popular mobile banking functions, such as balance inquiries, transfers, alerts and bill payment, 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 Kim 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

SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: EFFECTIVE 05/20/16 and accurate as of press time

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

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 June 30, 2015

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		0.00%

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



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

Recipe Corner

Baked Four Cheese Spinach & Artichoke Dip



Ingredients:

1 (8oz) package of Cream Cheese, soften
 1/4 Mayo
 1/4 cup grated Parmesan Cheese (divided)
 1/4 cup grated Romano Cheese (divided)
 1/4 cup grated Asiago Cheese (divided)
 1/2 cup grated Mozzarella Cheese (divided)
 1 clove Garlic, pressed through a garlic press
 1/2 teaspoon Dried Basil
 Kosher Salt and Black Pepper, to taste
 1 can Artichoke Hearts, drained, quartered and chopped
 1 package of Chopped Frozen Spinach, thawed and drained

Directions:

Preheat oven to 350 degrees.
 Butter a pie dish (I like to use a cast iron skillet) and set aside.
 In a large bowl combine the garlic, mayo, basil, salt, pepper, cream cheese and stir until well combined.
 Next add half of the mozzarella, then the Parmesan, Romano, Asiago cheeses reserving a tablespoon of each
 Once combined add the thawed spinach and chopped artichoke hearts. Gently fold the ingredients.
 Transfer mixture to a prepared baking dish and spread it out evenly.
 Then add the remaining Mozzarella along with the reserved cheeses and sprinkle those over the top.
 Place dish/skillet in preheated oven for 25-35 minutes, or until the top is golden brown and bubbly.
 Remove and let cool slightly before serving.
 Serve with corn tortilla chips, and ENJOY!
 Recipe compliments of Bob Hagood, MTFCU employee

Theme Park Discount Tickets

Six Flags Over Texas

1 Day Ticket - \$48.51

Members, may also purchase tickets from our website (www.mtfcu.org) click on services tab, then scroll down to the discount tickets, then click on Six Flags banner tickets banner, for discount tickets.

Hurricane Harbor

1 Day Ticket - \$30.15

Fiesta Texas

1 Day Ticket - \$44.29

Schlitterbahn – New Braunfels only

Adult (over 12) – \$52.52

Child (3 – 11 yrs) – \$41.47

Sr Citizens (55 yrs & up) - \$41.47

SeaWorld

SeaWorld tickets are no longer available in MTFCU's lobby. Members may purchase tickets from our website (www.mtfcu.org) click on services tab, then scroll down to the discount tickets, then click on SeaWorld discount tickets banner, for discount tickets.

Coming Soon!

CardValet - a card management and fraud mitigation tool, which will enable MTFCU cardholders, through their smart phones, to control when, where and how their debit cards are used.

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

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

Debit Card 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.

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 Kim for assistance with this.

Traveling outside of the United States ? Contact 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.

Credit Union Officials

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

Board of Directors

Chairperson - Ronda Baugus (2018)
Vice Chairperson - Sam Nichols (2016)
Secretary - Mike Stone (2018)
Member - John Harper (2017)
Member - Hank Hunter (2017)

Supervisory Committee

Chairperson - Margaret Luedecke (2018)
Secretary - Mike Stone (2016)
Member - Angie Cox (2018)
Member - Nicholas Delgado (2017)
Member - Linda Keeney (2017)

Address correspondence to either group in care of:
MID-TEX FCU, PO BOX 338, BROWNWOOD, TX 76804

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

Scams Targeting Older Adults

The elderly are the fastest growing segment of our society and they are also an important part of our country's economy. America's growing older adult population is uniquely vulnerable to a broad range of exploitation and abuse. Each year, millions of older Americans are targets of scam artists or fall victim to other forms of financial abuse. Research indicates older adult victims lose \$2.9 billion to financial exploitation annually. Financial crimes in particular are targeted at older adults with alarming frequency, and are all too often successful.

Here, are the most common schemes:

- Health Care Fraud or Health Insurance Fraud
- Funeral and Cemetery Fraud
- Advance Fee Scheme
- Telemarketing Fraud
- Impersonation/Identity Fraud
- Internet Fraud
- Nigerian Letter or "419" Fraud
- Investment Schemes
- Ponzi Scheme
- Pyramid Scheme
- Reverse Mortgage Scams

Please, visit the following sites for details of these schemes and tips on how to avoid falling victim to these fraudulent schemes:

www2.fbi.gov/majcases/fraud/fraudschemes.htm

www.lookstoogoodtobetrue.com

www.consumeraction.gov

Keep Your Info With Us Updated

Moved recently? Changed cell phone numbers? Email address change? Please notify us of any changes that you make to your personal information. We need to be certain that you are receiving statements and/or we may need to contact you from time to time regarding your account. Please keep your information updated, to assist us in providing you with excellent service. Thanks!

Dates to Remember

Riverfest@Riverside Park	July 4th
South Pacific, Lyric production	July 14th - 24th
MTFCU Kidz Klub pool party	July 20th
H.O.T. Cyclists 100k - Bangs	July 30th
Moon Over Buffalo, Lyric production	Sept 15th - 18th
Early Pioneer Days	Sept 16th - 17th
MTFCU Annual Meeting	Sept 29th

For more community events log on to our web site at
www.mtfcu.org and follow our link to the
chamber of commerce calendar.