



# Mid-Texan

June 30, 2017

quarterly newsletter by Mid-Tex Federal Credit Union

\*\*\* see our four most recent newsletters at [www.mtfcu.org](http://www.mtfcu.org) \*\*\*

## Mid-Tex Federal Credit Union Scholarship

Mid Tex Federal Credit Union is proud to announce the recipients of our two scholarships for this year. A \$1,000 scholarship is being awarded to Pablo Marin Jr, a Early ISD graduate. Pablo has been accepted to both Texas Tech University & Texas A&M University to pursue a degree in Computer Science Engineering. A \$500 scholarship is being awarded to Vivianne Delgado, a Brownwood ISD graduate. Vivianne has been accepted to both Liberty University & Mary Hardin-Baylor to pursue a degree in Psychology.

Congratulations to Pablo and Vivianne 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 sixth year to offer a scholarship program and thanks to your support we were able to offer two scholarships this year. We would love to see this opportunity continue to grow in the future and ask for your assistance with our scholarship fundraising efforts by buying a candy bar, or popcorn or even a donation to the scholarship fund.

We appreciate each and every graduate that applied for a scholarship. With such outstanding candidates, it was a difficult decision-making process for the scholarship committee!

## 2017 MTFCU 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 28, 2017

**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 position on the MTFCU Board of Directors. Our 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!**

## KIDZ KLUB PARTY AT AQUATIC CENTER



Our annual Kidz Klub Summer Party will be held Wednesday, July 12th at the Camp Bowie Aquatic Center from 6:30 pm - 8:30 pm. So be ready to put on your swimsuits, grab a towel and come on out and have some cool fun with your friends from Mid-Tex FCU! Be watching for your reminder letter which will be mailed out a week before the event.

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 Angela at the credit union if you or someone you know wants more information about being in our Kidz Klub.

## Explore The World of Cents

World of Cents, NCUA's financial education tool, is a fantastic way for children ages 5 and up to learn about the importance of saving, while building a world full of unique playhouses. It also teaches children the value of money, while incorporating basic math concepts.

Play it online at MyCreditUnion.gov at <http://go.usa.gov/cwDe>. There is also a mobile version of the tool. Download it for free on Google Play or the App Store.

## MTFCU CardValet

MTFCU is excited to announce the CardValet app is now available and ready to assist you in protecting your MTFCU debit card and MTFCU credit card.

Save time and gain peace of mind knowing you can control the cards in your wallet with the smart phone in your pocket, with features such as these:

- Get real-time notifications anytime when your card is used.
- Restrict transactions to a certain area using your phone's GPS.
- Set security preferences to match your spending habits for each debit card.
- Set spending limits for every transaction.
- Enable or disable your cards to be used within certain merchant categories such as gas and groceries, hotel and travel.
- Lock and unlock your card with a few taps on your smartphone.

It's easy to get this valuable protection implemented. Simply go to the App Store and download the CardValet app and follow the instructions. If you have any questions, contact any MTFCU representative.

**CardValet**



## Loan Rates

Current as of 06/10/2017

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 3.79%
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 Gold	12.50%
Mastercard Platinum	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 06/10/17; 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.

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.

## 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 2012 and newer. These rates are scheduled to expire on July 15, 2017, when they may be extended or otherwise modified. Be sure to check with us to see what finance specials we may be offering our members!

## Mobile Deposit Capture

Have you heard about the newest addition to our mobile banking features? We are proud to introduce MTFCU's Mobile Deposit Capture, where members are now able to:

- Experience ultimate convenience: Using their smart phones, members can make mobile deposits anywhere, anytime and have faster funds availability.
- Confirm valid deposits: Users are notified immediately of valid deposits, while poor images and duplicate deposit attempts are quickly rejected.
- Enhance their mobile banking: Expands and enhances MTFCU's current mobile banking service.

It's easy, using our TouchBanking app you can use your smart phone to snap a picture of the front & back of each check, then submit the images electronically to us for deposit. You will be notified of the valid deposit, as well as being notified if the mobile deposit is rejected. Make a valid Mobile Deposit by 3:30 p.m. and the funds will be deposited to your account the same business day.

## HOLIDAY SCHEDULE

We will be closed in observance  
of the following holidays:

### Independence Day

Tuesday, July 4, 2017

### Labor Day

Monday, September 4, 2017

### Columbus Day

Monday, October 9, 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](http://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](http://www.GoToMyCard.com)

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

## 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? Through CU@HOME, our members can reconcile accounts, transfer funds, make loan payments, receive E-statements and more.

But now with MTFCU's TouchBanking Mobile App, it's even easier for you to manage your accounts. The Mobile App will enable you to implement popular mobile banking functions, like balance inquiries, transfers, alerts and bill payment, all from the palm of your hand. Expand your member service experience by taking advantage of the **FREE TouchBanking Mobile App!** It's easy to get mobile with your financial needs:

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

For further help or questions, come by and see Kelsey or Angela.



## SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: **Effective 04/25/17** and accurate as of press time

<b>12 MONTHS</b>	<b>0.40% RATE</b>	<b>0.40% APY</b>
<b>18 MONTHS</b>	<b>0.45% RATE</b>	<b>0.45% APY</b>
<b>24 MONTHS</b>	<b>0.55% RATE</b>	<b>0.55% APY</b>
<b>36 MONTHS</b>	<b>0.65% RATE</b>	<b>0.65% APY</b>
<b>48 MONTHS</b>	<b>0.75% RATE</b>	<b>0.75% APY</b>

## 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, 2017.

<b>SHARES</b>	<b>Nominal Rate</b>	<b>APY</b>
\$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%
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*\*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, Premier Plus share draft 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

### Judy's Fabulous Cowboy Caviar Dip



#### Ingredients:

- 1 - 15 ½ oz can of black beans (drained & rinsed)
- 1 - 11 oz can of corn (drained)
- 2 medium tomatoes (diced)
- 3 green onions (minced)
- 1 large or 2 medium avocados (diced)
- 1 cup fresh cilantro (chopped)
- ½ cup salsa
- 1 or 2 jalapenos (seeded & chopped)
- Salt & pepper to taste

#### Directions:

- Combine & gently toss.
- Chill at least 1 hour before serving.
- Serve with corn tortilla chips, and ENJOY!
- Recipe compliments of John Kennedy, MTFCU employee

## Theme Park Discount Tickets

### Six Flags Over Texas

1 Day Ticket - \$51.75

### Hurricane Harbor

1 Day Ticket - \$32.31

### Six Flags Fiesta Texas & Sea World

Six Flags Fiesta Texas and SeaWorld tickets are no longer available in MTFCU's lobby. Members may purchase tickets from our website ([www.mtfcu.org](http://www.mtfcu.org)). Click on discount tickets, then click on the theme park banner of your choosing to purchase discount tickets.

\* Six Flags over Texas (Arlington), Hurricane Harbor (Arlington) discount tickets are also available on our website [www.mtfcu.org](http://www.mtfcu.org)

### Schlitterbahn – New Braunfels only

General Admission - \$52.52

Child/Sr Citizen Admission - \$41.47

(Age 3-11, & 55 and older)

### SeaWorld

SeaWorld tickets are no longer available in MTFCU's lobby. Members may purchase tickets from our website ([www.mtfcu.org](http://www.mtfcu.org)). Click on discount tickets, then click on SeaWorld discount tickets banner for discount tickets.

## MTFCU Brain Teaser

Question: Your last good ping-pong ball fell down into a narrow metal pipe imbedded in concrete one foot deep. How can you get it out undamaged, if all the tools you have are your tennis paddle, your shoe-laces, and your plastic water bottle, which does not fit into the pipe?

Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU prize!



## Debit Card 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.

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. Contact us ahead of time 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.

## 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.

## 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.

### 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 (2019)**  
**Secretary - Mike Stone (2018)**  
**Member - John Harper (2017)**  
**Member - Hank Hunter (2017)**

#### 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 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

## Mid Tex FCU Credit Cards

**Mid-Tex FCU Mastercard Gold** - has a 12.50% APR with a grace period (if you pay your balance in full each statement period you pay zero percent interest) and no annual fee.

**Mid-Tex FCU Mastercard Platinum** - has a 9.90% APR and no annual fee.

Check out the following benefits of all MTFCU Credit Cards:

- **24/7 Cardholder Service:** Call 1-855-256-9156 (toll free U.S.) or 1-301-287-9903 (International) for balance inquiries, payment information, transaction history, statement request or to dispute a charge
- **Online Access:** real-time credit card information, including transaction history, pending activity, payment formation, statements, custom e-mail alerts, plus the ability to **sign up for e-statements**
- **uChoose Rewards program:** an award-winning loyalty program that rewards MTFCU cardholder's usage and activation with valuable and flexible merchant-funded rewards
- **EMV Chip-enabled card technology:** Chip enabled credit cards are the next level of security for the payments infrastructure. Chip cards, along with chip terminals, ensure a highly secure transaction by validating both the card and the cardholder
- **CardValet:** a card management and fraud mitigation tool, which enables MTFCU cardholders to use their smart phones to control when, where and how their credit cards are used

Visit with our lending department to find the card best for you!

## Keep Your Info With Us Updated

Moved recently, changed cell phone numbers or maybe changed your email address? Please notify us of any changes that you make to your personal information. We need to be certain that you are receiving statements, notices and that we may, if needed, contact you from time to time regarding your MTFCU account. **THANKS** for keeping your information updated, this assists us in providing you with excellent service.

## Dates to Remember

Riverfest@Riverside Park	July 4 <sup>th</sup>
Oliver!, Lyric production	July 7th - 16th
MTFCU Kidz Klub pool party	July 12th
Last Minute Dash	August 19 <sup>th</sup>
Last Night of Ballyhoo, Lyric production	Sept 15th - 24th
Early Pioneer Days	Sept 16th - 17th
MTFCU Annual Meeting	Sept 28th

For more community events log on to our web site at [www.mtfcu.org](http://www.mtfcu.org) and follow our link to the chamber of commerce calendar.