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quarterly newsletter by Mid-Tex Federal Credit Union

*** see our four most recent newsletters at 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 Colton Piri, a Early ISD graduate. Colton has been accepted to both Angelo State University & Tarleton State University to pursue a degree in Pre-Physical Therapy. A \$500 scholarship is being awarded to Sean Yoder, a Brownwood ISD graduate. Sean has been accepted to both University of Texas and Texas A&M to pursue a degree in Business Administration.

Congratulations to Colton and Sean 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 seventh 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!

MTFCU Refer a Friend

You love your credit union, so why not tell your friends, family and coworkers about all the great accounts, products and services that Mid-Tex FCU has to offer them. And we love our members so much, that when you refer someone to Mid-Tex FCU and they join the credit union, we will reward you with an referral "thank-you" of up to \$50.00.

TouchBanking Mobile App

With MTFCU's TouchBanking Mobile App, it's 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! You must be signed up for MTFCU's online banking product CU@HOME, which is a free service to all our members to help you stay on top of all your financial needs. If you are not taking advantage of CU@Home please come see Angela or Kelsey.

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



KIDZ KLUB News



Once again, we will be having our annual family fun swim evening. Save the date for this upcoming event.

Summer Kidz Klub Party

- o When: July 11th at 6:30 PM
- o Where: Brownwood Aquatic Center

Kidz Klub members be sure to watch your mail for further details. We don't want you to miss out on all the fun!

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 joining our Mid-Tex FCU's Kidz Klub.

2018 MTFCU Annual Meeting

What: Mid-Tex Federal Credit Union's Annual Membership Meeting
A light meal will be served and Pat & Wanda's Camp Bowie Memorabilia Exhibit and the exhibit will be open to visitors.

When: September 20, 2018

Where: Krueger Hill Pavilion, (in case of bad weather meeting will be at Fort Lemons at Lemons BBQ)

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 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!

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 – Ronda Baugus (2018)

Member – John Harper (2020)

Member – Hank Hunter (2020)

Supervisory Committee

Chairperson – Margaret Luedecke (2018)

Secretary – Damon Pulley (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

Loan Rates

Current as of 06/10/2018

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 3.99%
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 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 06/10/18; 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. Qualified borrowers with an MTFCU Premier Plus checking account may receive a 0.10% discount off their qualified A.P.R. (excludes Mortgages, Credit Cards, Overdraft Protection & Shares, CD Secured Loans)

The credit union will offer special interest rates on loans at different times of the year. Check with us for the lowest possible interest rate at that time.

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.

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 withdrawal limit is \$300. If you plan 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 Angela for assistance with this.

Traveling outside of the United States? Contact Kelsey or Angela, so we can notify the debit card network of your travel plans. This will ensure that your debit card will function as it should.

MTFCU Brain Teaser

Question: What gets wetter and wetter the more it dries? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU prize!!!

HOLIDAY SCHEDULE

We will be closed in observance
of the following holidays:

Independence Day

Wednesday, July 4th, 2018

Labor Day

Monday, September 3rd, 2018

Columbus Day

Monday, October 3rd, 2018

**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!*

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

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!

SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows:
EFFECTIVE 05/15/2018 and accurate as of press time

12 MONTHS	0.60% RATE	0.60% APY
18 MONTHS	0.65% RATE	0.65% APY
24 MONTHS	0.80% RATE	0.80% APY
36 MONTHS	0.95% RATE	0.95% APY
48 MONTHS	1.00% RATE	1.00% 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, 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 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.™

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.

Dates to Remember

Joseph & the Amazing Technicolor Dream Coat, Lyric Production	July 13th - 22nd
Taste of Brown County & Venue Expo	Aug 25th
Early, Texas Showcase	Sept 13th - 16th
Mid-Tex FCU Annual Meeting	Sept 20th
Always...Patsy Cline, Lyric Production	Sept 21st - 30th
Stagecoach Market Days	Oct 27th - 28th

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

Theme Park Discount Tickets

Six Flags Over Texas

1 Day Ticket - \$54.99

Hurricane Harbor

1 Day Ticket - \$34.47

- Six Flags over Texas (Arlington), Hurricane Harbor (Arlington) & Six Flags Fiesta Texas (San Antonio) tickets are available on our website www.mtfcu.org

Schlitterbahn – New Braunfels only

General Admission - \$52.95

Child/Sr Citizen Admission - \$42.12

(Age 3-11, & 55 and older)

SeaWorld

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

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.

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 MTFUCU account. **THANKS** for keeping your information updated, this assists us in providing you with excellent service.

ACCOUNT DISCLOSURES

MTFCU Fee Schedule – Effective 09/01/2018

This Fee Schedule for all Accounts sets forth certain conditions, fees and charges applicable to your Regular Share, IRA Share, Special Share, Christmas Share, Share Draft, Share Certificate accounts and Loan accounts at Mid-Tex Federal Credit Union as of 09/01/2018 and replaces the fee schedule dated 06/30/2016. This schedule is incorporated as part of your account agreement with the Mid-Tex Federal Credit Union. The following fees and charges may be assessed in connection with your accounts:

Fees and charges applicable to all accounts:

Statement copies	\$3.00	Per statement
Telephone share transfer	\$1.00	Per transfer for Non Premier Plus Members
Automatic overdraft transfers	\$1.00	Per transfer
Wire transfers out (within the U.S.)	\$15.00	Per transfer
Wire transfers in	\$7.00	Per transfer
Western Union transfers out	\$20.00	Per transfer
Returned item fee:		
(1) Deposited item	\$10.00	Per item
(2) ACH item	\$25.00	Per item
Copy of Deposited item	\$5.00	Per item
Teller Check purchase charge	\$2.00	For non Premier Account Holders
	\$2.00	Sent by standard mail, each
Teller Check purchase charge	\$6.00	Sent by certified mail, each
Coin Counter Fee	5%	Non Premier Account Holder
Coin Counter Fee	10%	Non Member
One lost Safety Deposit Box key fee	\$25.00	
Safety Deposit Box Drill Fee (lost both keys)	\$125.00	
Teller check void fee	\$1.00	Per item
Debit Card withdrawal fee	\$1.00	Per withdraw
Use your Mid-Tex FCU issued plastic cards for 'No Fee' withdrawals from our ATM located at 3808 Highway 377 South, Brownwood, Texas.		
Debit Card transaction transfer fee	\$1.00	Per transfer
Plastic Card replacement fee	\$25.00 / \$50.00 / \$100.00	Per card
Stop payment fee	\$25.00	Per item
Unauthorized ACH	\$25.00	Per item
Reverse stop payment fee	\$25.00	Per item
Account reconciliation/research fee	\$20.00	Per hour, 1 hour minimum
Loan Skip-A-Payment fee	\$25.00	Per item
Loan late payment fee	\$20.00	Per item After 10 day grace period
Small loan application fee	\$20.00	Per item
Insufficient Fund Fee	\$25.00	Per item
Online Banking Insufficient Fund Fee	\$25.00	Per item
Returned Mail Fee	\$1.00	Per item
Account Printout	\$1.00	Per page for Non Premier Account Holders
Account Closed before 90 days	\$20.00	Per account
Account Garnishment/ Levy	\$25.00	Per item
Inactive Deposit Account	\$5.00	Per year- Charged on December 31st

Additional Regular Share account fees and charges:

Fee to reopen account	\$10.00	At reactivation
Excessive withdrawals	\$2.00	Per withdraw after 3 w/d per month

Note: withdrawals do not include overdraft protection transfers or MTFCU Loan payment transfers.

Additional Special Share account & Christmas Share account fees and charges:

a) Excessive withdrawals	\$2.00	Per withdraw after 3 w/d per month
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Note: withdrawals do not include overdraft protection transfers, MTFCU Loan payment transfers.

Additional Share Draft account fees and charges:

a) Monthly service fee:		
(1) EChecking with E-Statements	\$ 0.00	Per month
EChecking with Paper Statements	\$ 2.00	Per month
(2) Premier Checking	\$ 6.00	Per month
(3) Premier Plus Checking	\$ 9.00	Per month
b) Copy of presented Share Draft	\$ 2.00	Per copy
c) Check printing fee (minimum)	Price varies by style	

Additional Share Certificate account fees and charges:

Early maturity fee:		
(1) For 6 month term to 12 month term certificates: three month's dividends, whether earned or not, plus dividends earned and not paid.		
(2) Over 12 month term and longer certificates: six month's dividends, whether earned or not, plus dividends earned and not paid.		

Safe Deposit Box Fees

Fees deducted automatically on an annual basis.

3x5 - \$15.00	5x5 - \$20.00	3x10 - \$25.00
5x10 - \$40.00	10x10 - \$55.00	