



# Mid-7 Texan

quarterly newsletter by Mid-Tex Federal Credit Union  
\*\*\* see our four most recent newsletters at [www.mtfcu.org](http://www.mtfcu.org) \*\*\*

March 31, 2016



## Mid-Tex Federal Credit Union Scholarship

Graduation is right around the corner, and many seniors are making preparations to make that transition from high school to college. This is an exciting time, but can also be very stressful when weighing the costs of a higher education.

Mid-Tex Federal Credit Union is proud to announce an opportunity for two (2) graduating seniors to receive a \$1,000 college scholarship for the college of their choice through the Mid-Tex FCU Scholarship Program. This is our fifth year to offer a scholarship. Applicants must be a graduating senior, as well as a member (or their parents must be a member) of Mid-Tex FCU. With your help, we plan to continually build this scholarship fund so that we can expand the number of students we can reach out to those in need.

Applications are available to be picked up at the credit union. Be sure to fill out the application in its entirety, submitting all required attachments. Entries must be received no later than May 10, 2016.

The process will be completed and winner announced May 22, 2016.

We would like to thank our members for helping make this scholarship opportunity possible through your candy bar 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.

## Gap Protection

New and newer used vehicles often depreciate quickly and vehicle loans 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 can kick in to help. If your vehicle is stolen or totaled in an accident, GAP 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 (GAP) for only \$349.00 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact Tina or Allen for more information.

## 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 or Tammy to get you started on MTFCU's CU@HOME.

## 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 2016 Pool Party

Mark your calendars, we have set a date of July 20, 2016, for this year's Kidz Klub pool party. Kidz Klub members be watching your mail for further details, as we draw closer to the date. We plan on having lots of fun, and you do not want to miss out!

## Debit Card News & Tips

- Did you know? PIN (personal identification number) authorized debit card transactions are more secure than signature authorized debit card transactions, therefore always choose to use your debit card as a debit transaction, when you are given the option of using your debit card as a credit or debit transaction.
- When paying for fuel at the pump, choose the debit card transaction option, before you swipe your card, thereby ensuring you are utilizing a debit card transaction, which is a PIN transaction.
- POS (point of sale) daily limits on your debit card transactions are \$750.00. If you are planning a large purchase, or going on a shopping trip and anticipate the need for a greater POS limit contact us and we can temporarily increase your daily POS limit.
- Traveling outside of the United States? Contact us, so we can notify the Debit Card network of your travel plans, this will assist in ensuring that your debit card functions as it should.
- 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.
- **Always keep MTFCU updated with your current cell phone number, so that we may be able to reach you, if we have any questions concerning your debit card.**

## Mid Tex FCU TouchBankingMobile App

You asked and we provided!! Mid Tex FCU has added TouchBankingApp to its long list of member services. This Mobile App, with smart technology, will enable 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 or Dian 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

## Mid Tex FCU Web Page

While internet surfing, be sure to surf to [www.mtfcu.org](http://www.mtfcu.org) and check out our new web page. Book mark this page so that you will have Mid Tex FCU and all its resources at your fingertips! We are confident you will love our new, refreshed, and renovated web page, so click on [www.mtfcu.org](http://www.mtfcu.org), for the latest news, services and updates.

## Loan Rates

Current as of 03/10/2016

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 2011 and newer	As low as 3.49%
Used Vehicles 2010 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 03/10/16; 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.

The Credit Union 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.

## Mobile Security

Americans increasingly depend on mobile devices (smart phones, iPads, tablets, etc) and accord them more trust than they sometimes deserve. A mobile device scam can cost plenty of money, time and anxiety. Remember that the device in your pocket or purse is really a small computer and should be protected in the same way. Here are 12 important tips from security experts that will help you keep your private information private.

- 1. Don't fall victim to social engineering.** Americans love our phones and we overly trust these chunks of plastic and metal. Be wary of any links you receive in email or texts even if they are from people you know. Even more important, don't respond to or click on anything in texts or emails from strangers. They will try to entice you with free restaurant gift offers, discount coupons to major retailers and thoughtful offers to track your missing package. Don't fall for them. The criminals are using your desire for a "deal" to gain access to other data on your phone.
- 2. Always secure your phone with a password.** We know it's annoying to type or finger swipe *every single time* but this is the most basic security tip out there. Special note to those using finger swipe patterns - keep your screen clean. Greasy fingerprints can reveal too much.
- 3. Ensure that your phone locks itself automatically when it has been inactive for a period of time.** Choose the shortest time you can live with. Two to five minutes is much safer than ten to thirty.
- 4. Only download apps from approved sources.** The Google Play Store and Apple's App Store take security seriously. Use them exclusively.
- 5. Don't jailbreak your device.** This term refers to the practice of breaking the limitations imposed on it by your carrier. Consumers do this so they can use their phone with other carriers, install cool third party apps or customize their phone's appearance. This action voids all warranties and can leave you significantly more exposed to fraudsters.
- 6. Consider installing security software, particularly on Android devices.**
- 7. Check the automatic permissions on your apps.** There's no reason a calculator app needs to know your location. Neither does an alarm clock app need access to your contact list. Take a few minutes to explore and perhaps make some manual resets.
- 8. Don't miss operating system updates.** These updates often contain system vulnerability patches. When your phone or tablet alerts you to an updated operating system, install it as soon as possible. Even better, set your device for automatic updates.
- 9. Turn off your automatic Wi-Fi connection.** Continually probing for wireless networks 'leaks' away information about your identity and location.
- 10. Be aware of the coffee shop problem.** When you use a public Wi-Fi network in an airport, restaurant or similar location, pay close attention to the network you choose. That pleasant looking guy or gal at the next table could have set up a similar-sounding, fraudulent network. Should you accidentally login to that one, you have given them access into your device. In fact, it is a good idea to avoid accessing personal information whenever you're on a Wi-Fi network owned by others. Yes, check the sports scores. But don't look up your checking account balance.
- 11. Turn off Bluetooth when not in use.** Never accept a pairing request from an unknown device.
- 12. Enroll your phone in Find my Phone or an equivalent service.**

## HOLIDAY SCHEDULE

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

### Memorial Day

Monday, May 30, 2016

### Independence Day

Monday, July 4, 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](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.

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 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!*

## Theme Park Discount Tickets

<b>Six Flags Over Texas</b>	1 Day Ticket - \$48.51
<b>Hurricane Harbor</b>	1 Day Ticket - \$30.15
<b>Fiesta Texas</b>	Do not have 2016 prices, as of press date
<b>Schlitterbahn</b> (New Braunfels only)	
Adult (12 yrs up to 54 yrs old)	\$52.52
Child (3 - 11 yrs) & Senior Admission (55 & up)	\$41.47

### 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.

# 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 March 31, 2016

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%
<i>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 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

## SHARE CERTIFICATE RATES

12 MONTHS	0.30% RATE	0.30% APY
18 MONTHS	0.35% RATE	0.35% APY
24 MONTHS	0.45% RATE	0.45% APY
36 MONTHS	0.55% RATE	0.55% APY
48 MONTHS	0.65% RATE	0.65% APY

Certificate rates and Annual Percentage Yields (APY's) shown are effective as of 01/25/16 and are accurate as of present time. Call (325) 646-4571 to obtain current rate information. These rates and APY's may change each day based on a determination of the Credit Union Board of Directors. Complete disclosures are available at the Credit Union, or call to have them mailed to you.



## Recipe Corner



### Tropical Chicken Salad

Serves 12

- 5 C. diced cooked chicken (baked, grilled, rotisserie...your choice)
- 2 Tbsp. canola oil
- 2 Tbsp. orange juice
- 2 Tbsp. white vinegar
- 1 tsp. salt
- 3 C. cooked white rice
- 1 1/2 C. grapes (sliced)
- 1 1/2 C. sliced celery (optional)
- 1 (13 1/2 oz.) can pineapple chunks or tidbits (drained)
- 1 (11 oz.) can Mandarin oranges (drained)
- 1 C. toasted slivered almonds
- 1 1/2 C. mayo (regular or low fat)

- In large bowl whisk together canola oil, white vinegar, orange juice and salt until combined. Add chicken, stir together and let stand while preparing remaining ingredients or you may refrigerate overnight.
- Cook white rice as directed and allow to cool. Toast slivered almonds and allow to cool as well.
- Wash grapes and slice in half. Wash celery and slice. Drain pineapple and mandarin oranges.
- Combine all ingredients in a large bowl with chicken. Add mayo and mix until combined thoroughly.
- Serve & enjoy immediately or refrigerate & enjoy later!

Recipe compliments of Jennifer Guthery, MTFUCU employee

## 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



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



## EMV credit card technology

American consumers have a strong new weapon against fraud and identity theft. EMV chip cards are payment cards that contain an embedded computer chip. They offer advanced security when you use the card to pay in store or at an ATM.

Check out the following FAQ's for more information.

### What is EMV?

**EMV stands for Europay, MasterCard and Visa. It is the global standard for cards equipped with computer chips. This technology has been used in Europe for several years and has made its way across the Atlantic Ocean.**

### Why are Chip Card Transactions More Secure?

The chip technology used in-store and at ATM's makes every transaction unique. Additionally, chip cards are more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to commit fraud.

### How Do I Know if I Have a Chip Card?

If you have a chip card the chip is located on the front of the card, usually in the upper left corner. You will still have a magnetic stripe on the back so that you can use it at merchants who don't accept chip cards yet.

### How Do I Use My Chip Card in Stores?

During the ongoing transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead. If you already know your chip card works in this store, start by inserting your card. These three steps will help ensure successful transactions.

1. Insert your card with the chip toward the terminal, facing up. Do not remove until prompted.
2. Provide your signature as prompted by the terminal. Some transactions may not require a signature.
3. When the terminal says the transaction is complete, remove your card.

### What Should I Expect When Using My Chip Card at an ATM?

Depending on the type of ATM, your experience may differ slightly.

**If your card stays visible**, use these steps for a successful ATM transaction:

1. **Insert and remove your card as you normally would.** This tells a chip-enabled ATM whether or not you have a chip card. Then follow the prompts.
2. **If the ATM is chip-enabled, it will prompt you to insert the card again and leave it inserted.** The ATM will clamp down on your chip card to hold it in place until the transaction is complete. Do not try to remove your card until prompted by the ATM.
3. **When the ATM says the transaction is complete, remember to take your card.**

**If your card is not visible**, a chip-enabled ATM will automatically recognize the chip on your card. If you're used to the ATM returning your card immediately, note that your chip card will now be returned at the end of the transaction. To complete a transaction, proceed as you normally would and follow the prompts. When the ATM says the transaction is complete, remember to take your card.

### Can I Still Pay in Stores or Use an ATM if I Don't Have a Chip Card?

Yes. Merchants and ATM's will continue to accept magnetic stripe cards.

### Can I Still Use My Chip Card at a Non-Chip-Enabled ATM or Store Terminal?

Yes. Your card will have a chip and a magnetic stripe to accommodate any situation.

### What Does a Chip-Enabled Store Terminal Look Like?

Chip-enabled terminals have all the features you are used to with a standard payment terminal, with the addition of a slot to insert your card. The slot is typically located at the bottom or top of the payment terminal.

### Can I Use My Chip Card Outside of the U.S.?

Yes. Chip cards are widely used in international markets and are accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases and complete ATM transactions when you travel internationally. If you are in a country that is not yet chip-enabled, the magnetic stripe on the back of your card will continue to work.

## 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!

## Need to Shred personal documents?

Do you have documents that need to be destroyed? We have a shredding machine located directly across from our public restroom in our lobby available for our members! Come in today and be proactive about keeping your information secure!

## 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 claims usually target 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.

## DATES TO REMEMBER

- APRIL 14<sup>TH</sup>, 2016** **ANNUAL CHAMBER OF COMMERCE BANQUET**  
**APRIL 16<sup>TH</sup>, 2016** **BROWNWOOD HIGH LIONETTES SPRING SHOW**  
**APRIL 22<sup>ND</sup>, 2016** **BROWN COUNTY RELAY FOR LIFE**  
**JUNE 2<sup>ND</sup>- 4<sup>TH</sup>, 2016** **BROWN COUNTY YOUTH FAIR & RODEO**  
**JULY 20<sup>TH</sup>, 2016** **MTFCU KIDZ KLUB POOL PARTY**

**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.**