



Mid-Texan

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

March 31, 2018



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 college scholarship through the Mid-Tex FCU Scholarship Program. This is our sixth year to offer a scholarship. Applicants must be a graduating senior, as well as a member (or their parents must be a member) of MTFCU. With your help we plan to continually build this scholarship fund so that we can expand the number of students that we award.

Applications are available for pick up at the credit union. Each application must be filled out entirely and all required attachments submitted. Entries must be received no later than May 01, 2018.

The process will be completed and winners announced by May 15, 2018.

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.

MTFCU Christmas Club Account

We encourage MTFCU 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.

Now is the time to start saving for the 2018 holiday season. Call or stop 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 income tax filers 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 a partner of VITA to assist our community with the filing of their income tax return as well as promoting financial literacy. In February, on two Saturday's Mid Tex FCU assisted income tax filers with the filing of their 2017 Income Tax Return.

We are looking forward to expanding this valuable community service next tax filing season.

Keep Your Information with MTFCU 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.

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, just to say thank you for being a member of our Mid Tex FCU Family.

KIDZ KLUB News

Save the date for this upcoming event.

Summer Kidz Klub Party

- o Once again, we will be having our annual family fun swim evening.
- 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 being in our Mid-Tex FCU's Kidz Klub.

Theme Park Discount Tickets

Six Flags Over Texas 1 Day Ticket - \$54.99

Hurricane Harbor 1 Day Ticket - \$34.47

Fiesta Texas Do not have 2018 prices, as of press date

* Six Flags over Texas (Arlington), Hurricane Harbor (Arlington) & Six Flags Fiesta Texas (San Antonio) tickets are also 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 MTFCU'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.

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:

Log into your CU@Home

Click on the Self Service Tab

Click on the Mobiliti Link, and follow the instructions



"Same Day ACH" Debits

On September 15, 2017, "Same Day ACH" debits became effective, meaning your money has the potential for the first time, to leave your account within hours of initiating a payment.

What this means - when a merchant converts a check to an ACH item (electronic check), or if you authorize a merchant or biller to debit your credit union account, it could result in a same day ACH debit (withdraw) which will post to your account sooner than usual. As always we suggest that you ensure that you have sufficient funds in your account, before authorizing any withdraws (check, debit card transaction or an ACH item) from your account to avoid any overdrafts.

Loan Rates

Current as of 03/10/2018

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 3.79%
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 03/10/18; 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.

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 28th

Independence Day

Wednesday, July 4th

Labor Day

Monday, September 3rd

**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.

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 Debit MasterCard

Apply via internet or in our lobby for your debit card.

Online card payments

Register to make online Mid-Tex FCU MasterCard payments at <https://onlineaccessplus.com/oa/mtfcu>

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.

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

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.

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.

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, 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%
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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 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	0.50% RATE	0.50% APY
18 MONTHS	0.55% RATE	0.55% APY
24 MONTHS	0.70% RATE	0.70% APY
36 MONTHS	0.85% RATE	0.85% APY
48 MONTHS	0.90% RATE	0.90% APY

Certificate rates and Annual Percentage Yields (APY's) shown are effective as of 11/22/2017 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.



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 2013 and newer. These rates are scheduled to expire on April 15, 2018, when they may be extended or otherwise modified. Always check with us to see what finance special we may be offering our members!

Recipe Corner

Tina's Easy Enchilada Casserole



- 1 lb ground beef
- 1 dozen corn tortillas
- 1 can chopped olives
- 1 10oz can cream of chicken soup
- 1 10oz can cream of mushroom soup
- ½ chopped onion
- 1 lb of shredded cheddar cheese
- 1 can diced green chilies
- 1 10oz can of red enchilada sauce
- Optional garnish ideas: sour cream, guacamole and salsa

1. Cook ground beef until well done
2. Mix together soup, enchilada sauce, olives, onion, & chilies
3. Add ground beef and cheese
4. Cut corn tortillas into strips and add in to the mix
5. Transfer to a casserole dish and bake for 45-60 minutes at 350
6. Garnish with sour cream, guacamole and/or salsa (optional)

Recipe compliments of MTFUCU employee Tina Winkler.

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 in care of:

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



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.

MTFCU Brain Teaser

Question: What kind of tree can you carry in your hand? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU prize!!!

Financial Crime Prevention Tips

- Be wary of con artists and get-rich schemes that probably are too good to be true.
- Store valuables in a Safe Deposit Box.
- Never give your money to someone who calls on you, identifying himself as a bank official. A bank will never ask you to remove your money.
- When someone approaches you with a get-rich-quick-scheme involving some or all of YOUR savings, it is HIS get-rich-quick-scheme. If it is a legitimate investment, the opportunity to contribute your funds will still be there tomorrow — after you have had time to consider it.
- If you have been swindled or conned, report the crime to your local police. Con artists count on their victim's reluctance to admit they've been duped, but if you delay you help them get away. Remember, if you never report the crime, they are free to cheat others again and again and you have no chance of ever getting your money back.

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 \$379.00 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact the Lending Department for more information.

MTFCU CardVale

MTFCU is excited to announce the CardVale app is now available and ready to assist you in protecting your MTFCU debit 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 CardVale app and follow the instructions. If you have any questions, contact any MTFCU representative.

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 CardVale on your debit card. CardVale 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 us for assistance with this.

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

Mid Tex FCU Credit Cards

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.

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 information, 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
- **CardVale:** 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!

Your Credit Report

Your credit report contains information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy and privacy of information in the files of the nation's credit reporting agencies.

Financial advisors and consumer advocates suggest that you review your credit report periodically. Why?

- Because the information it contains affects whether you can get a loan — and how much you will have to pay to borrow money.
- To make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- To help guard against identity theft. That's when someone uses your personal information — like your name, your Social Security number, or your credit card number — to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

A huge benefit of Mid Tex FCU Premier checking accounts is the ability to sign up for free credit monitoring which can assist you monitor, review and check your own credit and credit score. So be sure to sign up for this very valuable service. If you do not have a MTFCU Premier checking account, stop by the office and inquiry about our checking accounts with great benefits!

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.

DATES TO REMEMBER

APRIL 7TH

**HEART OF TEXAS CHILDREN'S ADVOCACY CENTER
AND CASA'S 5TH ANNUAL BOOTS & BAGS BINGO**

APRIL 17TH

LATCH KEY HAMBURGER SUPPER

APRIL 19TH

BROWNWOOD CHAMBER ANNUAL BANQUET

MAY 4TH

ARTS COUNCIL OF BROWNWOOD'S CINCO DE

MAY 18TH - 20TH

MAYO CELEBRATION

CRIMES OF THE HEART

JUNE 9TH - 10TH

LYRIC PRODUCTION

EARLY CHAMBER OF COMMERCE

JULY 20TH & 22ND

SPRING SWING

JOSEPH & THE AMAZING TECHNICOLOR

DREAM COAT, LYRIC PRODUCTION

**FOR MORE COMMUNITY EVENTS LOG ON TO OUR WEB SITE AT
WWW.MTFCU.ORG AND FOLLOW OUR LINK TO THE
CHAMBER OF COMMERCE CALENDAR.**