



Mid-Texan

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

March 31, 2020



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 FCU 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 eighth 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. Completed Entries must be received no later than May 01, 2020.

The process will be completed & winners announced by May 15, 2020.

We would like to thank our members for helping make this scholarship opportunity possible through your candy bar & popcorn purchases and your 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 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 Starbucks, ColdStone Creamery, Walmart, 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!

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 Spring Party

Spring Kidz Klub Party

- o A new addition to our Kidz Klub party events is the MTFCU Easter Egg Hunt. We will have sack races, egg races and other fun games, hot dogs and more.
- o When: Saturday, April the 4th at 3:00 PM
- o Where: MTFCU

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

Helen Teller is retiring!

Our Audio Response Product "Helen Teller" is about to retire. We invite you to join us in celebrating her retirement by inquiring about our Online Banking product – Virtual Branch and our Mobile Banking product - Touch Banking 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 Virtual Branch. If you are not taking advantage of Virtual Branch, see one of our member service reps for this valuable member service, then further expand your member service experience by downloading our TouchBanking Mobile App.

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 & follow the instructions

MTFCU Christmas Club Account

We encourage 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.

Begin saving for the 2020 holiday season now by calling or stopping by the credit union to set up your Christmas Club account.

Loan Rates

Current as of 03/15/20

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 8.75%
New Vehicles	As low as 2.65%
Used Vehicles 2014 and newer	As low as 3.99%
Used Vehicles 2013 and older	As low as 6.25%
All other new titled collateral	As low as 5.75%
All other used titled collateral	As low as 6.75%
All other non-titleable collateral	As low as 7.75%
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 & accurate as of 03/15/20 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 and type of security.

The credit union will offer 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 Deposit Capture

Have you heard about the latest 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.

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.

HOLIDAY SCHEDULE

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

Memorial Day

Monday, May 25th

Independence Day

Thursday, July 4th

Labor Day

Monday, September 7th

Columbus Day

Monday, October 12th

***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!*

Mid-Tex FCU Loan Discount Rewards

We reward our members for utilizing various MTFCU products and services with loan rate discounts as follows:

• Auto transfer of loan payment	0.25
• MTFCU Credit Card	0.20
• MTFCU Premier Checking	0.20
• Existing/Multiple MTFCU loans	0.20
• Direct Deposit into MTFCU	0.10
• MTFCU E-Statements	0.10

Just think you can reduce your great Annual Percentage Interest Rate (APR) that you receive from Mid-Tex FCU by up to an additional 1.0%, just for being a loyal member of Mid Tex FCU!

(Maximum discount is 1.0% reduction, & program excludes Mortgages, Credit Cards, Overdraft Protection & Shares, CD Secured Loans, Home Equity Loans)

SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows:
EFFECTIVE 02/24/20 and accurate as of press time

12 MONTHS	0.90% RATE	0.90% APY
18 MONTHS	0.95% RATE	0.95% APY
24 MONTHS	1.20% RATE	1.21% APY
36 MONTHS	1.35% RATE	1.36% APY
48 MONTHS	1.45% RATE	1.46% 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 March 31, 2020.

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	0.10%	0.10%
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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 FCU 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

Lauren's Ultimate Grilled Cheese Sandwich

- ¾ Cup mayonnaise
- 3 oz cream cheese, softened
- 1 cup shredded Cheddar cheese
- 1 cup shredded Mozzarella cheese
- ½ teaspoon garlic powder
- 10 slices sourdough bread
- 4 tablespoons (1/2 stick) butter, softened

In a medium bowl, with an electric mixer, beat mayo & cream cheese until light & fluffy

Stir in Cheddar cheese, Mozzarella cheese & garlic powder; mix well

Spread each of five bread slices evenly with cheese mixture

Top with remaining bread slices

Spread butter on both sides of the sandwiches

In a skillet over medium heat, cook in batches until golden brown on both sides and cheese is melted.

Let cool slightly and enjoy!

Recipe compliments of MTFCU employee Lauren Zingelmann



MTFCU Mortgages – Home Equity Loans

It's a "new" day in mortgage lending at Mid-Tex FCU! If you are looking to purchase, refinance or do home improvements to your house, we have a loan for you! We are now offering loans that specialize in minimal costs, low interest rates and quick & hassle-free closings. Come visit with Debbie & see what the buzz in mortgage lending is all about!

Credit Union Officials

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

Board of Directors

Chairperson- Mike Stone (2021)
Vice Chairperson – Sam Nichols (2022)
Secretary – Hank Hunter (2020)
Member – John Harper (2020)
Member – Ronda Baugus (2021)

Supervisory Committee

Chairperson – Margaret Luedecke (2021)
Secretary – Damon Pulley (2022)
Member- Renae Carter (2021)
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

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 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 discover the card best for you!

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.

Keep Your Information with MTFCU Updated

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.

What's new?

eSignature Technology

With eSignatures we can provide you a convenient & easy way to quickly sign new loan documents, when and where it's convenient for you. We can also use this technology to have you sign a change of address, wire transfer, stop payment or skip-a-payment form (just to name a few) without requiring you to come into the credit union to sign the necessary documents.

Tutorial Videos

To assist you with our financial products, we have placed tutorial videos on the Mid Tex FCU website. These videos explain how to use most of our financial products and services. To review them, simply go to www.mtfcu.org and click on the Video Tutorials Tab towards the top of the page. We encourage you to check them out!!

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 card usage, 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. You can also use this number 24/7 if your card does not work. Remember this phone 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 \$300.00. 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 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 assist in ensuring that your debit card will function as it should.

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 \$499 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact Debbie for more information.

DATES TO REMEMBER

APRIL 4TH-5TH

STAGECOACH MARKET DAYS – EARLY

APRIL 4TH

MTFCU KIDZ KLUB SPRING PARTY

APRIL 14TH

BROWNWOOD LATCH KEY HAMBURGER SUPPER

APRIL 17TH – 26TH

GET SMART – A LYRIC PRODUCTION

APRIL 18TH

W.A.Y. SUMMIT

APRIL 25TH

EARLY'S FLARE OF N'AWLINS

MAY 1ST

ARTS COUNCIL OF BROWNWOOD'S

CINCO DE MAYO CELEBRATION

MAY 9TH

BOYS & GIRLS CLUB BARN DANCE

JUNE 26TH – 28TH

GREASE – A 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.**