



Mid-7 Texan

quarterly newsletter by Mid-Tex Federal Credit Union

*** see our four most recent newsletters at www.mtfcu.org ***

WHAT'S NEW?

Lobby Redesign

Stop by and check out our new lobby. We have redesigned our facility to better serve you! You will notice that the lobby teller line is now close to the drive thru tellers. This transition makes it easier for our tellers to easily assist either area. You will also see that you will now receive more privacy when meeting with our member service representatives. No longer located in the door-way, your service reps are now located straight ahead as you come into the credit union. Stop by and visit us and see these new changes!

Check Re-Ordering

Mid-Tex FCU is changing check ordering companies. Effective July 1st we will be switching our check ordering process to utilize the Bank-A-Count Corporation. We are excited to be able to offer high quality personal checks at a lower price, with the anticipation of a 25% savings for our members!

Instant Issue Debit Cards

We will soon be able to instantly issue you a new debit card when your card gets lost, stolen or shut down due to fraud. This valuable service will ease the frustration of having to wait for a new card to be mailed to you!

eSignature Technology

With eSignatures we can provide you a convenient and 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 form, 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. We encourage you to check them out! Simply go to www.mtfcu.org and click on the Video Tutorials Tab towards the top of the page.

Verification of Member's Accounts

A verification of members' accounts will be performed as of September 30, 2020. All members should receive a Sept 30th 2020 statement. If you do not receive your statement, please contact:

Credit Union Resources, Inc.
Financial and Technology Resources
P.O. Box 655147
Dallas, TX 75265-5147

2020 MTFCU Annual Meeting

What: Mid-Tex Federal Credit Union's Annual Membership Meeting

When: September 26, 2020

Where: Mid-Tex FCU Lobby

Address: 3808 Highway 377 South, Brownwood, TX

Activities:

- 6:00-6:30 p.m.- Refreshments will be served & demonstrations of MTFCU Financial Products
- 6:30 p.m.- Business meeting begins. At the conclusion of the meeting, door prizes will be distributed, as well as drawings for cash prizes!!

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!

Mid-Tex Federal Credit Union Scholarship Awards

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 Zhynese Finley a Bangs ISD graduate. Zhynese has been accepted to the University of North Texas and the University of Mary Hardin Baylor and plans to pursue a degree in Social Work. The second \$1,000 scholarship is being awarded to Madison Green, an Early ISD graduate. Madison has been accepted to Texas State University and plans to pursue a degree in Psychology.

Congratulations to Zhynese and Madison and all other area graduating seniors! We wish each of you the best as you begin the next phase of your life

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 MTFCU is the sense of community we have. We are family, friends & neighbors—the ability to benefit our community is one of the added advantages to membership with our credit union.

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!

Loan Rates

Current as of 06/15/2020

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 8.75%
New Vehicles	As low as 2.55%
Used Vehicles 2015 and newer	As low as 3.75%
Used Vehicles 2014 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	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 06/15/20 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 term of loan.

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.

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 the office for assistance with this.

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

HOLIDAY SCHEDULE

We will be closed in observance
of the following holidays:

Independence Day

Saturday, July 4th, 2020

Labor Day

Monday, September 7th, 2020

Columbus Day

Monday, October 12th, 2020

**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!*

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 05/25/20 and accurate as of press time

12 MONTHS	0.50% RATE	0.50% APY
18 MONTHS	0.55% RATE	0.55% APY
24 MONTHS	0.60% RATE	0.60% APY
36 MONTHS	0.70% RATE	0.70% APY
48 MONTHS	0.80% RATE	0.80% 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, 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%

**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 MTFCU 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.

Recipe Corner

Judy's Fabulous Cowboy Caviar Dip



Ingredients:

- 1 - 15 ½ oz can of black beans (drained & rinsed)
- 1 - 11oz 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 all ingredients & gently toss.
Chill at least 1 hour before serving.
Serve with corn tortilla chips and ENJOY!

Recipe compliments of John Kennedy, MTFCU employee

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:
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) 646-4571

Refer to quarterly newsletters for holiday closings



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

Mobile Deposit Capture

Have you tried out our Mobile Deposit Capture function on our TouchBankingApp? With this feature:

- 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! By 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.

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 CardValet

CardValet

Our CardValet app lets you control all of your MTFCU debit cards. Save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. Some of the benefits:

- Get real-time notifications every time 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 cards with a few taps on your smartphone

If you are not utilizing our CardValet app, stop by the office and let us demonstrate the ease of use and functionality as well as the benefits of this very valuable app.

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
• Direct Deposit into MTFCU	0.10
• MTFCU E-Statements	0.10

Just think you may 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)

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.

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!

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 MTFCU has to offer them? And we love our members so much, that when you refer someone to MTFCU and they join the credit union, we will reward you with a referral "thank-you" of up to \$50.00.

Dates to Remember

Sept 24th	MTFCU Annual Meeting
Oct 2nd – Oct 11th	Neil Simon's Rumors – a Lyric Production
Dec 4th – Dec 13th	A Christmas Story – 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.