



# 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) \*\*\*

September 30, 2016

## MTFCU Checking Accounts Program Changes

MTFCU is excited to introduce Premiere Checking Accounts, which will be effective 09/01/2016, and are loaded with valuable member benefits.

### Premier Checking:

- No minimum balance
- AD&D Life Insurance
- Identity Theft Protection
- Cell Phone Protection
- Debit Card UChoose Rewards
- Debit Card CardValet
- Free telephone transfers
- Travel Entertainment Discounts
- Free coin counter useage
- Free teller checks (limit 6/mo)
- Helen Teller - Audio Response
- CU@Home – Online Banking
- TouchBanking – Mobile App
- 1 box of Premiere Checks per year
- First debit card free
- Replacement debit cards \$10.00
- Monthly service charge fee \$6.00

### Premier Plus Checking:

- No minimum balance
- AD&D Life Insurance
- Identity Theft Protection
- Cell Phone Protection
- Debit Card UChoose Rewards
- Debit Card CardValet
- Free telephone transfers
- Travel Entertainment Discounts
- Free coin counter useage
- Free teller checks (limit 6/mo)
- Helen Teller - Audio Response
- CU@Home – Online Banking
- TouchBanking – Mobile App
- 2 boxes of Premiere Checks per year
- First 2 debit cards free
- Replacement debit cards \$10.00
- Loan A.P.R. Discounts
- Bonus Certificate of Deposit A.P.R
- Dividend bearing account (min bal \$500)
- Monthly service charge fee \$9.00

• Effective 08/31/2016, all AD&D Life Insurance policies affiliated with Affinion (Advantage Accounts) will be terminated and, replaced with an comparable AD&D Life Insurance policy provided by EconoCheck, (depending on which Premiere Checking Account product chosen).

• All current Advantage Account Programs will cease to exist on 08/31/2016, and existing Advantage Accounts will be converted to one of our Premier Checking Accounts.

## 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.

## KIDZ KLUB Party at Aquatic Center



On July 20th, about 80 Kidz Klub members, their families and employees enjoyed a relaxing evening of swimming & playing at the Camp Bowie Aquatic Center!! We enjoyed hot dogs, chips, cookies & snowcones. A great time was had by all. If you have young ones in your family and they are not members of the MTFCU KidzKlub, stop by and visit with Kim or Kelsey to learn more information.

## EMV Card Update:

Mid Tex FCU has begun a re-issuance of Debit Cards, your new replacement card will have the EMV (chip) technology. Once you receive your new card, please activate it and destroy the old debit card. Please note that your current card may not be up for renewal just yet, but go ahead and activate the new card and destroy the old card.

## GENERAL NOTICE TO THE MEMBERSHIP

A verification of members' accounts is being performed as of September 30, 2016. All members should receive a 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

## 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 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 \$375.00 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact Nakeia or Allen for more information.

## Coming Soon!

**UChoose Rewards** - a award-winning\* loyalty program that rewards MTFCU cardholder's usage and activation with valuable and flexible merchant-funded rewards.

**Shopping Rewards, Travel & Leisure Discount Membership** – Premier Plus checking benefits that allows MTFCU members to have access to exclusive offers and discounts at thousands of leading online retailers and travel businesses.

## Loan Rates

Effective 09/10/2016

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 & Newer	As low as 3.49%
Used Vehicles 2010 & 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 09/10/16; 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.

MTFCU 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.

## MTFCU CardValet is now available!

MTFCU is excited to announce the CardValet app is now available and ready to assist you in protecting your MTFCU Debit card.

CardValet app lets you control all your debit cards. 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, go to your app store and download the CardValet app and follow the instructions. If you have any questions, contact any MTFCU representative

The CardValet logo consists of the word "CardValet" in a bold, sans-serif font, enclosed within a rounded rectangular border.

## HOLIDAY SCHEDULE

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

### Columbus Day

Monday, October 10, 2016

### Veterans Day

Friday, November 11, 2016

### Thanksgiving Day Holiday

Thursday, November 24, 2016

### Christmas Holiday

Saturday, Dec. 24 & Monday, Dec. 26, 2016

### New Year's Holiday

Monday, January 2, 2017

### Martin Luther King Jr. Day

Monday, January 16, 2017

***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. 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 MasterMoney** 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!*

## SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: EFFECTIVE 05/20/16 and accurate as of press time

12 MONTHS	0.35% RATE	0.35% APY
18 MONTHS	0.40% RATE	0.40% APY
24 MONTHS	0.50% RATE	0.50% APY
36 MONTHS	0.55% RATE	0.55% APY
48 MONTHS	0.70% RATE	0.70% 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 September 30, 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

Premier Plus Checking		
\$500.00 and over	0.05%	0.05%

### CHRISTMAS SHARES

\$25 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 Premier Plus Share Draft Shares, 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.



## 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!

## Recipe Corner



### Chicken, Sausage, Shrimp Gumbo

#### INGREDIENTS

- 8 Chicken Thighs (bone and skin removed)
- (12oz) or 2 links Richards Andouille Sausage, sliced
- ½ pound of peeled and deveined shrimp (remove tail)
- 6oz Kary's Dry Roux
- 2 tsp Salt
- 3 tsp Black Pepper
- 1/2 tsp Red or Cayenne Pepper
- 1 medium Onion, chopped
- 1 medium Bell Pepper, chopped

#### INSTRUCTIONS

Using one large pot, bring 9 quarts water to boil  
Add dry roux & stir until dissolved  
Add remaining ingredients to pot/ except shrimp  
Bring to boil, then reduce heat and simmer for 2 hours  
Add shrimp the last 30 minutes of simmer time.  
Serve over rice and ENJOY! Makes 10 1-1/2 cup servings

Recipe compliments of Nakeia Babineaux, MTFCU employee

## Loan Skip-A-Payment

Members in good standing may apply to the credit union once a year to skip a monthly payment on most loans for a fee of \$25.00 for each loan approved. With approval, you may skip your November, December, or January payment and use that money instead for Christmas. Ask Nakeia or Allen for details.

**\*Loans not included in this program are credit cards, overdraft protection, real estate, or short-term loans.**

### 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:  
MTFCU Supervisory Committee  
PO BOX 3307 • Early, TX 76802

### 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.™

## MTFCU Brain Teaser

Question: A rooster lays an egg at the very top of a slanted roof. Which side is the egg going to roll off on? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU Prize!!!

## Personal Identity Theft Protection

With your MTFCU Premier Checking account, you can rest easy knowing that you and your joint account owners are protected by our comprehensive IDProtect service, which includes:

- **Identity Theft Expense Reimbursement Coverage**, receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**, should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and Credit Card Registration**, Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards.
- **3-in-1 Credit File Monitoring**, IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.
- **3-in-1 Credit Report**, Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.
- **Total Identity Monitoring**, Monitoring of over 1,000 databases.

This personal ID theft protection is just one of the numerous member benefits/rewards included in your Premier Checking Account! For additional information concerning these benefits/rewards, stop by the credit union and see any credit union representative.

## TouchBanking Mobile App

This Mobile App, with smart technology, enables 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 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

## Shredding to do?

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!



## Happy Veterans Day!!

For most of us Veterans Day just means a chance to enjoy an extra day off from school or work. However this November 11th, be sure to spend a few minutes on its true purpose, by acknowledging the men and women who have served in our armed forces. These include the members of the US Army, Navy, Marine Corps, Air Force and the Coast Guard! Originally dubbed *Armistice Day*, the holiday was first celebrated in 1938 to honor the soldiers that served in World War 1. November 11th was picked as the date because the war ended at 11 am on 11.11.1918. In 1954, after the US had been involved in two additional wars - World War II and the Korean War, the holiday was renamed Veterans Day, to honor the brave soldiers that had fought in all three wars.

Join us, in saying "THANKS" to all Veterans, for serving our country & protecting our freedoms!

## Debit Card News

Reminder, keep your phone numbers current and up to date with us here at the credit union. Our Debit Card fraud department keeps a close watch on your debit card activity and if there is suspect 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 in an expedient manner.

Debit card lost or stolen, call 1-800-472-3272 to report it. If your card does not work, you can also use this number 24/7 for assistance. 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 w/d 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 Kim or Kelsey for assistance with this.

Traveling outside of the United States? Contact Kim or Kelsey, 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.

## "Popcorn Fridays"

Every Friday, we have bags of freshly popped popcorn available for a minimum donation to our Mid-Tex FCU Scholarship Fund. Come in and get a snack and help a local graduate (one of our members) with the cost of their education!

## DATES TO REMEMBER

- |                      |   |
|----------------------|---|
| <b>OCT. 13TH</b>     | <b>MTFCU KIDZ KLUB FALL FESTIVAL</b>      |
| <b>OCT. 22ND</b>     | <b>BARKTOBERFEST</b>                      |
| <b>DEC. 1ST</b>      | <b>SPIRIT OF CHRISTMAS LIGHTED PARADE</b> |
| <b>DEC. 2ND-3RD</b>  | <b>CHRISTMAS UNDER THE STARS FESTIVAL</b> |
| <b>DEC. 8TH-18TH</b> | <b>CHRISTMAS BELLES, LYRIC PRODUCTION</b> |

**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.**