



Mid-7 Texan

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

September 30, 2017

MTFCU Premier Checking Accounts

Check out all of the valuable member benefits of our Checking Accounts!

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 usage
- 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 \$25.00
- 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 usage
- 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 \$25.00
- Loan A.P.R. Discounts
- Bonus Certificate of Deposit A.P.R.
- Dividend bearing account (min bal \$500)
- Monthly service charge fee \$9.00

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 Summer Party



On July 10th, about 95 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 & ice cream. A great time was had by all. If you have young ones in your family and they are not members of the MTFCU Kidz Klub, stop by and visit with Angela or Kelsey to learn more information.

KIDZ KLUB Fall Festival

Hey Kidz Klub members, On Tuesday, October 17th Mid Tex FCU will be hosting a Kidz Klub Fall festival just for you & your family. Come join in on the fun as we have activities, such as pumpkin painting, costume contest, cupcake walk, face painting, bingo, pumpkin bowling, just to name a few. So mark your calendar and be sure to come out and enjoy the fun!!!

Our Newest Employee

The MTFCU staff is pleased to welcome Debbie McCallum to our Mid Tex FCU family. Debbie comes to Brownwood from the Odessa area where she worked at Complex Community Credit Union for over 18 years. She will be assisting our members with all their lending needs. If you have not met Debbie yet, stop by and welcome her to the MTFCU family as well as our community.

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!

International Credit Union Day

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally include fundraisers, open houses, contests, picnics and parades.

The 2017 International Credit Union (ICU) Day® theme — "Dreams Thrive Here" illustrates how credit union and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real.

MTFCU Brain Teaser

Question: How many of each species did Moses take on the ark with him? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU Prize!!!

Loan Rates

Current as of 09/10/2017

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 2012 & Newer	As low as 3.79%
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 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 09/10/17; 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.

Loan Protection

To help assist our members thru those life moments, Mid Tex FCU offers different types of loan protection coverages at very competitive pricing. Visit with the MTFCU lending staff for further information on these products.

- Credit Insurance
 - Credit Life
 - Credit Disability
- GAP Plus Protection
- Mechanical Repair Coverage

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 fraud 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 Angela or Kelsey for assistance with this.

Traveling outside of the United States? Contact Angela 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.

HOLIDAY SCHEDULE

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

Columbus Day

Monday, October 9, 2017

Veterans Day

Saturday, November 11, 2017

Thanksgiving Day Holiday

Thursday, November 23, 2017

Christmas Holiday

Saturday, Dec. 23 & Monday, Dec. 25, 2017

New Year's Holiday

Monday, January 1, 2018

Martin Luther King Jr. Day

Monday, January 15, 2018

***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 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>

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

SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: EFFECTIVE 08/22/17 and accurate as of press time

12 MONTHS	0.45% RATE	0.45% APY
18 MONTHS	0.50% RATE	0.50% APY
24 MONTHS	0.65% RATE	0.65% APY
36 MONTHS	0.80% RATE	0.80% APY
48 MONTHS	0.85% RATE	0.85% 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, 2017.

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	0.08%	0.08%

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

Creamy Lemon Chicken Francese

INGREDIENTS

- 2 large boneless and skinless chicken breasts, cut in half horizontally to make 4 fillets
- 2 large eggs
- 1/4 cup Parmesan cheese, finely grated
- 2 tablespoons lemon juice, freshly squeezed
- 1/4 cup flour
- 2 tablespoons unsalted butter
- 4 tablespoons olive oil
- 6-8 cloves garlic crushed
- 1/2 cup dry white cooking wine (optional)*
- 3/4 cup chicken broth
- 1 cup half and half or heavy cream
- 1/2 teaspoon cracked black pepper
- 1/2 teaspoon salt
- 1/4 cup fresh parsley chopped
- 1/2 a lemon juiced
- 2 teaspoons parsley (extra), to garnish

INSTRUCTIONS

1. Pound each fillet to 1/2-inch thick, if needed.
2. Beat eggs, Parmesan cheese, 2 tablespoons of lemon juice, a pinch of salt and some black pepper in a shallow bowl.
3. To another shallow bowl, add the flour and season with salt and pepper. Mix with your hands.
4. Heat the oil and butter in a skillet or nonstick pan over medium-high heat. When the oil/butter is hot enough for frying, dredge the fillets in the flour first, coating completely, then coat in the egg wash. Allow any excess egg mixture to drip off, then fry fillets in batches of two if you need to for about 4 minutes each side until nice and golden brown. Place each cooked fillet on a paper towel lined plate.
5. To the same frying pan, add the crushed garlic, and cook for one minute until fragrant. Add in the white wine, chicken broth and parsley. Allow to cook for about 5 minutes on high heat to reduce down, while swirling the pan occasionally. Reduce heat and add the cream. Simmer on low until slightly thickened. Taste test and season with salt and pepper, as desired.
6. Stir in the juice of half a lemon, and return the chicken to the sauce to heat through on low heat for two minutes.
7. Serve the chicken and sauce together over rice or pasta and vegetables, if desired. Garnish with extra parsley.

*If you don't like the wine, substitute it with chicken broth. The wine flavor is not strong, however!

Recipe compliments of Nicole Doyal, MTFUC member

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.™

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 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. Registration for this service is required

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 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.

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 our lending department for more information.

MTFCU CardValet

Access. Control. Anytime. Anywhere.

MTFCU CardValet is ideal for cardholders who want to protect and manage their debit & credit cards through their mobile devices.

Play it Safe

Cards offer both convenience and risk. You can make purchases easily, but if your cards fall into the wrong hands, your cards are vulnerable. Safeguard them with MTFCU CardValet, the mobile app that lets you assist in protecting your cards against fraud and theft by receiving real-time alerts to ensure your cards are used only by you.

Budget Conscious

Overspending is easy. Now, sticking to your budget can be too. Take control of your finances by setting spending thresholds, specifying merchant types and turning your cards on and off. Want to spend \$100.00 at the grocery store? Limit your spending at the shoe store? MTFCU CardValet empowers you to control your card spending in real-time.

Parental Controls

Whether they're at the local mall or away at college, your kids want to spend money. You're not their personal ATM, but you do need a way to support their needs, while managing their spending. MTFCU CardValet offers you convenient features like threshold limits, merchant categories, location and on/off controls, you decide where, when and how your children use their cards.

It's easy to get this valuable service implemented, go to your app store and download the CardValet app and follow the instructions. If you have any questions, contact any MTFCU representative.

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. Visit our lending department 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- Hank Hunter (2017)
- Vice Chairperson - Sam Nichols (2019)
- Secretary - Mike Stone (2018)
- Member - John Harper (2017)
- Member - Ronda Baugus (2018)

Supervisory Committee

- Chairperson - Margaret Luedecke (2018)
- Secretary - Mike Stone (2019)
- 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

DATES TO REMEMBER

- OCT. 5TH** CORINNE T SMITH SPAY-GHETTI FUNDRAISER
- OCT. 7TH** CORKS & CAPS AT THE DEPOT PLAZA
- OCT. 17TH** MTFCU KIDZKLUB FALL FESTIVAL
- OCT. 19TH** INTERNATIONAL CREDIT UNION DAY
- NOV. 30TH** SPIRIT OF CHRISTMAS LIGHTED PARADE
- DEC. 1ST-2ND** CHRISTMAS UNDER THE STARS FESTIVAL

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