



September 30, 2018

quarterly newsletter by Mid-Tex Federal Credit Union

\*\*\* see our four most recent newsletters at [www.mtfcu.org](http://www.mtfcu.org) \*\*\*

## GENERAL NOTICE TO THE MEMBERSHIP

A verification of members' accounts is being performed as of September 30, 2018. 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

## 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 News



**Summer Party** – On July 11th, MTFCU hosted its annual family fun swim evening at the Brownwood Aquatic Center. Everyone enjoyed swimming, playing and socializing, hot dogs, chips, cookies and ice cream!!

**Fall Festival** – On Tuesday, October 25th Mid-Tex FCU will be hosting the Kidz Klub Fall festival just for you & your family. Come join in on the fun! We will have activities such as pumpkin painting, costume contest, cupcake walk, face painting, bingo, pumpkin bowling, and more. Mark your calendar and be sure to come out and enjoy the fun!!!

Kidz Klub members be sure to watch your mail for further details. We don't want you to miss out on any of 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 joining our Mid-Tex FCU's Kidz Klub!

## 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 a referral "thank-you" of up to \$50.00.

## MTFCU Home Equity Loans

We've added another service to better serve you. Mid-Tex FCU is now offering home equity loans which specialize in minimal costs, low interest rates and hassle-free closings. Come in and see Debbie to see how easy it is for MTFCU to assist you with your financing needs.

## 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 and protecting our freedoms!

If you are a veteran, please stop by the credit union to receive a patriotic cap from Mid-Tex FCU!

## 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.

This year's International Credit Union Day is October 18th. Come by & celebrate this day with us!

## TouchBanking Mobile App

With MTFCU's TouchBanking Mobile App, it's easier for you to manage your accounts. The mobile app will enable you to implement popular mobile banking functions, like balance inquiries, transfers, alerts and bill payment, all from the palm of your hand. Expand your member service experience by taking advantage of the FREE TouchBanking Mobile App! You must be signed up for MTFCU's online banking product CU@HOME, which is a free service to all our members to help you stay on top of all your financial needs. If you are not taking advantage of CU@Home please come see Angela or Kelsey.

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



## MTFCU Mortgages

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

## MTFCU Brain Teaser

Question: Which travels faster? Hot or Cold? Be one of the first five members to call Kelsey with the correct answer to receive a MTFCU prize!!!

## Loan Rates

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 & Newer	As low as 4.99%
Used Vehicles 2013 & 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 and accurate as of 09/10/18; 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 and type of collateral.

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.

## Mid-Tex FCU Loan Discount Rewards

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

• Auto transfer of loan pmt	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 using our products and services.

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

## 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 our member service department for assistance with this.

Traveling outside of the United States? Call 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.

## 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.

## HOLIDAY SCHEDULE

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

### Columbus Day

Monday, October 8, 2018

### Veterans Day

Monday, November 12, 2018

### Thanksgiving Day Holiday

Thursday & Friday, November 22–23, 2018

### Christmas Holiday

Tuesday, Dec. 25, 2018

### New Year's Holiday

Tuesday, January 1, 2019

**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!*

## 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

## Dates to Remember

<b>Oct 25th</b>	<b>MTFCU KidzKlub Fall Festival</b>
<b>Oct 18th</b>	<b>International Credit Union Day</b>
<b>Oct 27th &amp; 28th</b>	<b>Stagecoach Market Days</b>
<b>Dec 6th</b>	<b>Spirit of Christmas Parade</b>
<b>Dec 7th &amp; 8th</b>	<b>Christmas Under the Stars Festival</b>
<b>Dec 7 &amp; 16</b>	<b>Yee-Haw, 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.

# SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: EFFECTIVE 08/01/18  
and accurate as of press time

<b>12 MONTHS</b>	<b>0.65% RATE</b>	<b>0.65% APY</b>
<b>18 MONTHS</b>	<b>0.70% RATE</b>	<b>0.70% APY</b>
<b>24 MONTHS</b>	<b>0.85% RATE</b>	<b>0.85% APY</b>
<b>36 MONTHS</b>	<b>1.05% RATE</b>	<b>1.05% APY</b>
<b>48 MONTHS</b>	<b>1.25% RATE</b>	<b>1.26% APY</b>

## 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, 2018.

<b>SHARES</b>	<b>Nominal Rate</b>	<b>APY</b>
\$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 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.™

## Keep Your Info With Us 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 MTFUCU account. **THANKS** for keeping your information updated, this assists us in providing you with excellent service.

## 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 \$499.00 for the life of your vehicle loan. In order to help prepare you for the unexpected, contact the Lending Department for more information.

## MTFCU 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.



## 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!

## 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:  
MTFCU Supervisory Committee • PO BOX 3307 • Early, TX 76803

## ACCOUNT DISCLOSURES

### MTFCU Fee Schedule – Effective 09/01/2018

This Fee Schedule for all Accounts sets forth certain conditions, fees and charges applicable to your Regular Share, IRA Share, Special Share, Christmas Share, Share Draft, Share Certificate accounts and Loan accounts at Mid-Tex Federal Credit Union as of 09/01/2018 and replaces the fee schedule dated 06/30/2016. This schedule is incorporated as part of your account agreement with the Mid-Tex Federal Credit Union. The following fees and charges may be assessed in connection with your accounts:

#### Fees and charges applicable to all accounts:

Statement copies	\$3.00	Per statement
Telephone share transfer	\$1.00	Per transfer for Non Premier Plus Members
Automatic overdraft transfers	\$1.00	Per transfer
Wire transfers out (within the U.S.)	\$15.00	Per transfer
Wire transfers in	\$7.00	Per transfer
Western Union transfers out	\$20.00	Per transfer
Returned item fee:		
(1) Deposited item	\$10.00	Per item
(2) ACH item	\$25.00	Per item
Copy of Deposited item	\$5.00	Per item
Teller Check purchase charge	\$2.00	For non Premier Account Holders
	\$2.00	Sent by standard mail, each
Teller Check purchase charge	\$6.00	Sent by certified mail, each
Coin Counter Fee	5%	Non Premier Account Holder
Coin Counter Fee	10%	Non Member
One lost Safety Deposit Box key fee	\$25.00	
Safety Deposit Box Drill Fee (lost both keys)	\$125.00	
Teller check void fee	\$1.00	Per item
Debit Card withdrawal fee	\$1.00	Per withdraw
Use your Mid-Tex FCU issued plastic cards for 'No Fee' withdrawals from our ATM located at 3808 Highway 377 South, Brownwood, Texas.		
Debit Card transaction transfer fee	\$1.00	Per transfer
Plastic Card replacement fee	\$25.00 / 50.00 / 100.00	Per card
Stop payment fee	\$25.00	Per item
Unauthorized ACH	\$25.00	Per item
Reverse stop payment fee	\$25.00	Per item
Account reconciliation/research fee	\$20.00	Per hour, 1 hour minimum
Loan Skip-A-Payment fee	\$25.00	Per item
Loan late payment fee	\$20.00	Per item After 10 day grace period
Small loan application fee	\$20.00	Per item
Insufficient Fund Fee	\$25.00	Per item
Online Banking Insufficient Fund Fee	\$25.00	Per item
Returned Mail Fee	\$1.00	Per item
Account Printout	\$1.00	Per page for Non Premier Account Holders
Account Closed before 90 days	\$20.00	Per account
Account Garnishment/ Levy	\$25.00	Per item
Inactive Deposit Account	\$5.00	Per year- Charged on December 31st

#### Additional Regular Share account fees and charges:

Fee to reopen account	\$10.00	At reactivation
Excessive withdrawals	\$2.00	Per withdraw after 3 w/d per month

Note: withdrawals do not include overdraft protection transfers or MTFCU Loan payment transfers.

#### Additional Special Share account & Christmas Share account fees and charges:

a) Excessive withdrawals	\$2.00	Per withdraw after 3 w/d per month
--------------------------	--------	------------------------------------

Note: withdrawals do not include overdraft protection transfers, MTFCU Loan payment transfers.

#### Additional Share Draft account fees and charges:

a) Monthly service fee:		
(1) EChecking with E-Statements	\$ 0.00	Per month
EChecking with Paper Statements	\$ 2.00	Per month
(2) Premier Checking	\$ 6.00	Per month
(3) Premier Plus Checking	\$ 9.00	Per month
b) Copy of presented Share Draft	\$ 2.00	Per copy
c) Check printing fee (minimum)	Price varies by style	

#### Additional Share Certificate account fees and charges:

Early maturity fee:		
(1) For 6 month term to 12 month term certificates: three month's dividends, whether earned or not, plus dividends earned and not paid.		
(2) Over 12 month term and longer certificates: six month's dividends, whether earned or not, plus dividends earned and not paid.		

#### Safe Deposit Box Fees

Fees deducted automatically on an annual basis.

3x5 - \$15.00	5x5 - \$20.00	3x10 - \$25.00
5x10 - \$40.00	10x10 - \$55.00	