



quarterly newsletter by Mid-Tex Federal Credit Union

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

September 30, 2019

2019 Annual Meeting Results

Mid-Tex FCU's 2019 Annual Meeting was held on Thursday, September 27 in the lobby of Mid Tex FCU with 46 members attending.

Shareholders in attendance re-elected Sam Nichols to an additional three year term to the MTFCU Board of Directors. We recognized this year's MTFCU scholarship recipients and gave out \$1,325 in cash door prizes to members in attendance. If you didn't make it this year, please make plans to attend next year's meeting! All credit union volunteers, including the board of directors, receive no compensation for their service; however, through an attitude of caring for the community, MTFCU volunteers make a difference!

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 28th, 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 Saturday, October 12th 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, & 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 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.

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 17th. 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

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 3.45%
Used Vehicles 2014 and newer	As low as 4.75%
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 and accurate as of 09/24/18; 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 reward 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)

Dates to Remember

Oct 11th - 13th	Ring of Fire - Johnny Cash, Lyric Production
Oct 12th	MTFCU KidzKlub Fall Festival
Oct 17th	International Credit Union Day
Oct 19th & 20th	Market Days - Stagecoach Station
Oct 24th - 27th	Texas Country Air Airstream Rally
Dec 5th	Spirit of Christmas Parade
Dec 6th & 7th	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.

HOLIDAY SCHEDULE

We will be closed in observance of the following holidays:

Columbus Day

Monday, October 14, 2019

Veterans Day

Monday, November 11, 2019

Thanksgiving Day Holiday

Thursday, November 28, 2019

Christmas Holiday

Wednesday, December 25, 2019

New Year's Holiday

Wednesday, 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

SHARE CERTIFICATE DISCLOSURES

Article & Rates as follows: EFFECTIVE 02/25/2019
and accurate as of press time

12 MONTHS	0.90% RATE	0.90% APY
18 MONTHS	0.95% RATE	0.95% APY
24 MONTHS	1.15% RATE	1.16% APY
36 MONTHS	1.30% RATE	1.31% APY
48 MONTHS	1.50% RATE	1.51% 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, 2019.

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.12%	0.12%
\$5,000.00 and over	0.15%	0.15%

SHARE DRAFTS

Premier Plus Share Draft accounts

\$500.00 and over	0.12%	0.12%
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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 TO \$4,999.99	0.12%	0.12%
\$5,000.00 and over	0.15%	0.15%

SPECIAL SHARES

\$500.00 TO \$4,999.99	0.12%	0.12%
\$5,000.00 and over	0.15%	0.15%

IRA SHARES

\$500.00 TO \$7,499.99	0.12%	0.12%
\$7,500.00 and over	0.25%	0.25%

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.™

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.

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 MTFCU account. **THANKS** for keeping your information updated, this assists us in providing you with excellent service.

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 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!

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 – Ronda Baugus (2021)
Member – John Harper (2020)
Member – Hank Hunter (2020)

Supervisory Committee

Chairperson – Margaret Luedecke (2021)
Secretary – Damon Pulley (2022)
Member- Renae Carter (2021)
Member – Nicholas Delgado (2020)
Member- Linda Jim Keeney (2020)

Address correspondence to either group:
 MTFCU Supervisory Committee • PO BOX 3307 • Early, TX 76803

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.

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

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 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.

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

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.

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 Touch Banking app.

It's easy to get mobile with your banking needs:

1. Log into your CU@Home
2. Click on the Self Service Tab

Click on the Mobiliti Link, and follow the instructions

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-pmt 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!!