

# Member Line

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Fourth Quarter 2015

TRUCK LOAN RATES  
ARE FALLING

## TRUCK'TOBER

AT **MTFCU**

Enter to win

**\$1,000** in truck accessories<sup>2</sup>!

Rates start as low as

**1.99% APR<sup>1</sup>**  
with terms up to 48 months!

During our Truck'tober event, get spooktacular deals on new and used truck loans. Rates start as low as **1.99% APR<sup>1</sup>** with terms up to 48 months! Enter for a chance to win \$1,000 towards truck accessories<sup>2</sup>! Plus get a free ceramic car coaster with every new or used truck loan.

Apply online at [www.mtfcu.coop](http://www.mtfcu.coop) or call us today and ask about our **TRUCK'TOBER** loan event!



**Facebook  
Contest**

**WIN a \$50 Gas Card**



Take a picture of you and your truck and post on **Members Trust of the Southwest Federal Credit Union** Facebook page and you'll be automatically entered to win a \$50 gas card (one winner drawn each week in October and November)! Share our posts and get an extra entry!



<sup>1</sup>APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and term may vary. Offer good October 1, 2015 through November 30, 2015. Current MTFCU loans are not eligible to receive promotional offer. <sup>2</sup>No purchase necessary to win. Entrants must be 18 years or older to win. Odds of winning depend on the number of entries received. To be eligible, you must bring in this newsletter or mention this Truck'tober promotion to your loan officer. Only MTFCU loans / accounts in good standing are eligible to win. \$1,000 will be deposited into the winning member's primary MTFCU account. Winner is responsible for all taxes associated with prize. MTFCU employees, board members, and their immediate families are not eligible. To enter, mail a 3"x5" card with your name, address, phone number, and email address, to MTFCU 2315 Mangum Road, Houston, TX 77092. All entries must arrive at MTFCU no later than November 30, 2015. Winner will be notified by phone. Winner will have 10 days from date of drawing to claim their prize.

# Consistency in Your Credit Union

by Brian Gilbert, CEO

With all the uncertainty in the world, how do we know what to do? One thing that I am sure of is that we cannot predict the future with much accuracy. I would say this is particularly true when it comes to weather and interest rates. Yes, sometimes we get lucky and guess correctly but sometimes we're wrong.

Interestingly, this week we saw 3 month Treasury Bills being sold for a rate of 0%. This is the first time in history this has happened. It came after months of speculation that the Federal Reserve's Open Market Committee would be raising short term rates at their September meeting. So, it appears there is not a lot of upward pressure on interest rates at this time.

We are in the political season which seems to bring out the worst in people. We are seeing things going on around the globe that could be disconcerting to each of us. So, as usual, in our life, there is an increased uncertainty.

One thing that I am proud of is the consistency of your credit union, to provide financial services to our members. I would like to think that we do so with some of the best personal service in the industry. As a member owned financial cooperative, we are here to provide service to our member-owners. We have been around since 1936, so we do have some history. However, future success requires that we keep up with the changes in the world and be open to adapting and making changes to meet our member's needs. History teaches us that even some of the most successful companies that don't adapt, get left behind. We are looking forward to several changes, that we will be rolling out over the next year and will be making announcements, at the appropriate time. As a member, you have many things to look forward to at Members Trust.

Finally, credit unions across the world celebrate International Credit Union Day each year, on the third Thursday in October. We celebrate a simple but radical idea—that by working together, people can improve their financial well-being. "People helping people" is the foundational philosophy of the credit union movement, so when we wish you a Happy ICU Day, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

I would like to take this opportunity to thank our members and my co-workers for the part each of you play in making our credit union successful. Have a great rest of the year!

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## Save Money with a **FREE** Checking Account

As a member of MTFCU, you already know the advantages of credit union membership but did you know that so many Americans are choosing credit unions these days? As of March 2015, 102.8 million Americans are enjoying the benefits of credit union membership. Consumers know that credit unions provide more bang for your buck – lower fees and greater returns.

All of us are looking for ways to save money and it's good to know that 72%\* of credit unions, including Members Trust FCU, still offer a free checking account option. With a MTFCU **FREE Checking Account**, you'll enjoy:

- **NO** minimum balance requirements
- **NO** monthly service charges
- **NO** per check fees
- Unlimited check writing
- **FREE** Online Account Access via NetBranch
- **FREE** Online Bill Pay
- Visa Check Card\*
- Optional Overdraft Protection from your savings
- Overdraft Privilege\*

Start saving money today with a **MTFCU FREE Checking!**

\*According to a May 2015 report from CUNA Mutual Group. VISA Check Card and Overdraft Privilege available upon approval.



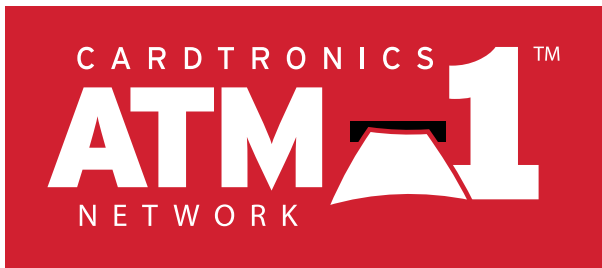
# Community Involvement

## Hundreds of Free ATMs Near You!

As a member of the ATM-1 Network, MTFCU provides you access to hundreds of **FREE** ATMs at your favorite retail stores.

It's as easy as 1-2-3!

1. Visit [www.mtfcu.coop](http://www.mtfcu.coop) for a complete list of FREE ATM locations near you.
2. Locate the **ATM-1 Network sticker** on the ATM.
3. Enjoy convenient, FREE ATM access anytime you need it!



## Follow Us on Facebook!



Like Members Trust of the Southwest Federal Credit Union and stay "in the know" about financial tips, educational articles, community involvement and promotional information.

## 2016 Scholarship Program

Don't miss this opportunity to earn **\$500** toward your continuing education! Go to [www.mtfcu.coop](http://www.mtfcu.coop) to download the application and view the eligibility requirements. Completed scholarship applications must be postmarked or returned to Members Trust Federal Credit Union on or before Monday, May 2, 2016.

## Kids Holiday Coloring Contest

Calling all kids up to age 12...Show off your artistic talent by entering our Holiday Coloring Contest! Print and color one of the images provided at [www.mtfcu.coop](http://www.mtfcu.coop) OR send us your original holiday-themed artwork, and you could WIN **\$50!** Deadline to submit your work of art is Wednesday, December 23, 2015!

## Garden Oaks Partnership

Members Trust FCU is proud to partner with Garden Oaks Montessori School for the 2015-16 academic year. In August, MTFCU delivered Academic Calendars for all the students and teachers. We are also excited about continuing our Garden Oaks Reward Program, where we make it easy for parents and students to enjoy affordable financial services AND earn money for their school!

## \$1,000 Winner Announcement

**Miles Pylant** is our BIG winner of the \$1,000 "Get Rid of Your Lemon" auto promotion drawing. He took advantage of the loan promotion and was automatically entered into the drawing! Mr. Pylant said, "I never win anything" but now he's a very happy member! Congratulations Mr. Pylant and thanks for your membership!

## Financial Highlights

	September 2014	September 2015
<b>Members</b>	6,173	6,472
<b>Loans</b>	\$54,139,520	\$61,425,845
<b>Deposits</b>	\$79,747,805	\$88,355,640
<b>Equity</b>	\$7,497,758	\$8,297,326
<b>Assets</b>	\$87,790,704	\$97,466,878

## Credit Union Closings

Members Trust will be closed on the following federal holidays. Access your account anytime 24/7 using free Netbranch Internet Banking.

**Columbus Day**, October 12, 2015

**Veteran's Day**, November 11, 2015

**Thanksgiving Day**, November 26, 2015

**Christmas Eve**, December 24, 2015 (close at 2 p.m.)

**Christmas Day**, December 25, 2015





**Houston Office**  
2315 Mangum Road  
Houston, TX 77092  
713.681.0339

**Stephenville Office**  
2311 Northwest Loop  
Stephenville, TX 76401  
254.968.8543

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*Experience the CREDIT UNION difference.*



# Member Line

Your Credit Union Newsletter

## Put Some Jingle in your Pocket

If you need a little extra cash for your holiday shopping or you'd like to take a winter vacation, let Members Trust FCU help!

Borrow **\$1,200** for up to **12 months** and get **1.20% APR\*** off of your normal qualifying rate.

Don't wait - Go to [www.mtfcu.coop](http://www.mtfcu.coop) and apply today to put some jingle in your pocket!

No Payments for  
**60 DAYS!**



\*APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Must mention this promotion to receive discounted rate and promotional offer. Minimum loan amount is \$1,200. A \$1,200 loan at 5.05% APR will be 12 monthly payments of \$102.76. Only one Holiday Loan per member. Members with existing Holiday Loans are eligible and will need to combine their existing Holiday Loan into the new loan. No payment for 60 days. Offer good November 1 – December 31, 2015.