

# Mid-Texan

December 2025

quarterly newsletter by Mid-Tex Federal Credit Union  
\*\* see our four most recent newsletters at [www.mtfcu.org](http://www.mtfcu.org) \*\*

## Holiday Greetings!

*The employees, board of directors and volunteers of Mid-Tex Federal Credit Union wish all members a Blessed Christmas and a Happy New Year! May the upcoming year be a year of peace, prosperity & great health for you and your family.*

## Shredding to do?

Do you have documents that need to be destroyed? We offer our members the opportunity to have their confidential documents securely destroyed through Condor Document Services, an on-site mobile shredding service. We have a locked container to collect your documents. It is located directly across from the public restroom in our lobby. Come in today and be proactive about keeping your information secure!

## Mid-Tex FCU Mobile App

With MTFCU's MobileApp, 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 MTFCU's 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 any member service representative.



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

1. Log into your CU@Home
2. Click on the Self Service Tab
3. Click on the Mobiliti Link and follow the instructions

## 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.

## HOLIDAY SCHEDULE

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

### Martin Luther King, Jr Day

Monday, January 19th, 2026

### President's Day

Monday, February 16th, 2026

**Even when we are closed you can still access your accounts!**

Access your accounts thru MTFCU's CU@home online banking service, or the MTFCU Mobile App at your convenience! Where you can print copies of checks, transfer funds, make loan pmts, reconcile your accounts, deposit a check with Mobile Deposit Capture and much more!

Withdraw cash from your account using your MTFCU Debit Card at our ATM or any Stripes Convenience Store with no ATM Fee

Make a cash or check deposit at the MTFCU ATM (ck deposits are subject to MTFCU's Funds Availability Policy).

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.

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

## MTFCU Christmas Club Account

We encourage members to take advantage of MTFCU Christmas Club accounts to help save funds throughout the year for the Christmas shopping season. You can designate a specified amount to be transferred from your direct deposit, payroll deduction or even a manual transfer from your checking account to be deposited to your Christmas Club account. Funds from the Christmas Club account will be distributed to you the week before Thanksgiving, just in time for the shopping season. Start saving for the 2026 holiday season now by calling or stopping by the credit union to set up your Christmas Club account.

## Keep Your Info 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.

# WHAT'S NEW?

## Mid Tex FCU Round-Up

Our members now have the option of utilizing our Mid Tex FCU Round Up savings feature. With this feature turned on, every time you use your debit card – the transaction will round up to the nearest dollar and deposit the extra \$\$ into your savings account. For example: you make a purchase with your debit card for \$4.44, the transaction rounds up to a total of \$5.00 and the \$4.44 will go to the merchant and the difference \$0.56 will be deposited to a savings account of your choice. This is a great way to assist you in building up your savings account!

## MTFCU Credit Sense

Introducing Your Credit Score and More. Anytime, Anywhere and FREE!

As a member of Mid Tex FCU, we want to provide you with all the resources that you need to take control of your financial health. That is why every member has full access to **Credit Sense**, built right into our MTFCU online banking and our MTFCU mobile App.

With **Credit Sense**, staying on top of your credit has never been easier!

Benefits of Credit Sense:

- Access to your Credit Score & Report
- Real time Credit Monitoring Alerts
- Personalized Credit Score Action Plan
- Credit Score Simulator
- Credit Score Goals
- Special Credit Offers.... And More!

Best of all, as an MTFCU member, you have access to all the resources within Credit Sense, without impacting your credit score and it's all for FREE

## Re-Order Checks

It's now easier and more convenient than before to re-order checks for your MTFCU Checking account. Just simply visit our website [www.mtfcu.org](http://www.mtfcu.org) and using the drop-down menu on the "OTHER" TAB and select Re-Order checks. Then input your account number and the next check start number and the system will automatically re-order your checks. If you need to make a change to your checks, call one of our member service reps and they will assist you with that change.

## Volunteer Income Tax Assistance

Volunteer Income Tax Assistance (VITA) is a free, IRS-sponsored program to help low and middle-income workers and retirees have their income taxes prepared and filed electronically by an IRS certified volunteer. VITA also ensures that workers receive all the tax credits to which they are entitled. VITA's goal is not only to offer free tax assistance but to teach financial literacy so people will have the resources to manage their money.

MTFCU is honored to be partnering with VITA, by hosting a VITA site, to assist our community with the filing of their income tax return, as well as promoting financial literacy.

## Credit Union Officials

(Terms of office expire at the annual meeting in the year noted)

### Board of Directors

**Chairperson – Mike Stone (2027)**  
**Vice Chairperson – John Harper (2026)**  
**Secretary – Ronda Baugus (2027)**  
**Member – Damon Pulley (2028)**  
**Member – Hank Hunter (2026)**

### Supervisory Committee

**Chairperson – Damon Pulley (2028)**  
**Secretary – Renae Carter (2027)**  
**Member- Margaret Luedecke (2027)**  
**Member – Victoria Jackson (2026)**  
**Member- Curtis Patrick (2026)**

Address correspondence to either group:  
MID-TEX FCU Supervisory Committee  
P.O. Box 3307, Early, TX 76803

## MTFCU CardValet!

**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 are 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.

# 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 December 31, 2025.

<b>SHARES</b>	<b>Nominal Rate</b>	<b>APY</b>
\$100.00 TO \$4,999.99	0.40%	0.40%
\$5,000.00 and over	0.5%	0.55%
<b>SHARE DRAFTS</b>	0.60%	0.60%

Premier Plus Share Draft accounts .

*\*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

\$25.00 TO \$4,999.99	0.50%	0.50%
\$5,000.00 and over	0.60%	0.60%

## SPECIAL SHARES

\$500.00 TO \$4,999.99	0.50%	0.50%
\$5,000.00 and over	0.65%	0.65%

## IRA SHARES

\$500.00 TO \$7,499.99	0.50%	0.50%
\$7,500.00 and over	0.75%	0.75%

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.

## 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.

## 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	0.20
• MTFCU Credit Card	0.15
• MTFCU Premier Checking	0.10
• Existing/Multiple MTFCU loans	0.20
• U.S. Veteran	0.20
• MTFCU E-Statements	0.10
• Credit Disb Insurance	0.15

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)

## LOAN RATES

<b>Type of Loan</b>	<b>Interest Rate A.P.R. W.A.C.</b>
Personal loans	As low as 11.00%
New Vehicles	As low as 5.25%
Used Vehicles	As low as 5.25%
All other new titled collateral	As low as 8.00%
All other used titled collateral	As low as 8.75%
All other non-titleable collateral	As low as 10.75%
MASTERCARD GOLD	12.50%
MASTERCARD PLATINUM	9.90%
Overdraft Protection Loan	15.00%
Shares pledged loan	3.00%
CD secured loan	Loan APR will be 2% above the Pledged CD rate

Interest rates are current and accurate as of 12/25/25; 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.

## SHARE CERTIFICATE RATES

<b>12 MONTHS</b>	<b>3.10% RATE</b>	<b>3.14% APY</b>
<b>18 MONTHS</b>	<b>2.85% RATE</b>	<b>2.88% APY</b>
<b>24 MONTHS</b>	<b>2.85% RATE</b>	<b>2.88% APY</b>
<b>36 MONTHS</b>	<b>2.65% RATE</b>	<b>2.68% APY</b>
<b>48 MONTHS</b>	<b>2.50% RATE</b>	<b>2.52% APY</b>

Article & Rates as follows:

EFFECTIVE 11/14/2025 and accurate as of press time

## 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 MFCU debit card by helping you set restrictions, limits and security preferences on your debit card usage, 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 daily 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.

## 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) 646-4571

*Refer to quarterly newsletters for holiday closings*



AMERICA'S  
**CREDIT UNIONS™**  
*Where people are worth more than money.™*



## General Savings and Tips

1. An emergency fund is a must. Chances are you've already been told that you need an emergency fund somewhere in the ballpark of three to six months of your income. Yikes! Overwhelming, right? Adopt the motto of 'Start Small. Think Big.' In keeping with that, we recommend starting with an emergency fund savings goal of just \$500, then once you have done that gradually increase the goal.

2. Establish your budget. The best way to jumpstart establishing a budget is to realize your spending habits. On the first day of a new month, get a receipt for everything you purchase throughout the month. Stack the receipts into categories like restaurants, groceries, and personal care. At the end of the month, you will be able to clearly see where your money is going.

3. Budget with cash and envelopes. If you have trouble with overspending, try the envelope budget system where you use a set amount of cash for most spending. And once the cash is gone, it's gone.

4. Don't just save money, save for your future. There IS a difference! As you begin to #ThinkLikeASaver, don't simply spend less. Save with a purpose, such as college expenses, retirement, or for emergencies.

5. Save automatically. Setting up automatic savings is the easiest and most effective way to save, and it puts extra cash out of sight and out of mind. Automatic savings means you have a process in place to save at regular intervals, whether that's monthly, weekly, or daily. Instruct your employer to direct a certain amount from your paycheck each pay period and transfer it to a retirement or savings account (or both). Traditionally, you can set this up using your employer's direct deposit, ask your HR representative for more details and set this up today.

6. 'Start Small. Think Big,' with a short-term goal. The truth is, people save more successfully when they set a short-term goal. For instance, committing to saving \$20 a week or a month for 6 months is much more attainable than setting a goal to save \$500 a month for a year. Once you reach the short-term goal, you'll have created a habit of saving you can be proud of! You'll be able to keep going strong with a new goal.

7. Start saving for your retirement as early as possible. Few people get rich through their wages alone. It's the miracle of compound interest, or earning interest on your interest over many years, that builds wealth. Because time is on their side, the youngest workers are in the best position to save for retirement.

8. Take full advantage of employer matches to your retirement plan. Often as an incentive, employers will match a certain amount of what you save in a retirement plan such as a 401(k). If you don't take full advantage of this match, you're leaving money on the table.

9. Save your windfalls and tax refunds. Every time you receive a windfall, such a work bonus, inheritance, contest winnings, or tax refund, put a portion into your savings account.

