

# Mid-Texan

June 2025

quarterly newsletter by Mid-Tex Federal Credit Union

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

## MTFCU Annual Meeting

**What:** Mid-Tex Federal Credit Union Annual Membership Meeting

**When:** September 18, 2025

**Where:** Mid-Tex FCU Lobby

**Address:** 3808 Highway 377 South, Brownwood, Tx

**Activities:**

6:10-6:30p.m.- Refreshments will be served & visiting

6:30 p.m.- Business meeting begins. At the conclusion of the meeting, door prizes will be distributed, as well as drawings for cash prizes!!

Regular share account owners in attendance will vote to fill one open position on the MTFCU Board of Directors. Our credit union volunteers, including the board of directors, receive no compensation for their service; however, through their attitude of community service for the members, our volunteers make a tremendous difference!

**Please make plans to attend this year's annual meeting!**

## MTFCU Scholarship

Mid Tex Federal Credit Union is proud to announce the recipients of our two scholarships for this year. Our first \$1,000 scholarship is being awarded to Adyson Neel a Brownwood ISD graduate. Adyson will be attending Texas A&M University & plans to pursue a Business Administration degree. The second \$1,000 scholarship is being awarded to Braeden Stacks, also a Brownwood ISD graduate. Braeden will be pursuing a Business/Accounting degree, also at Texas A&M University.

Congratulations to Adyson & Braeden and all other area graduating seniors! We wish each of you the best as you begin the next phase of your life!

We would like to thank our members for helping make this scholarship possible through your candy bar & popcorn purchases and your donations. One of the best things about being a member at MTFCU is the sense of community we have. We are family, friends & neighbors - the ability to benefit our community is one of the added advantages to membership with our credit union.

We appreciate each & every graduate that applied for a scholarship. With such outstanding candidates, it was a difficult decision-making process for the scholarship committee!

## HOLIDAY SCHEDULE

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

### Independence Day

Friday, July 4th, 2025

### Labor Day

Monday, Sept. 1st, 2025

### Columbus Day

Monday, October 13th, 2025

**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 Mobile 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!*

## 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!

## 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.

## LOAN RATES

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 11.00%
New Vehicles	As low as 5.50%
Used Vehicles	As low as 5.50%
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 6/17/25; 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.

## 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, Land Loans*)

## SHARE CERTIFICATE RATES

12 MONTHS	3.25% RATE	3.29% APY
18 MONTHS	2.95% RATE	2.98% APY
24 MONTHS	2.75% RATE	2.78% APY
36 MONTHS	2.50% RATE	2.52% APY
48 MONTHS	2.25% RATE	2.27% APY

EFFECTIVE 03/25/2025 and accurate as of press time

## 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 June 30, 2025.

### SHARES

	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.40%	0.40%
\$5,000.00 and over	0.55%	0.55%

### SHARE DRAFTS

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.

## 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.

## Mid-Tex FCU Mobile App

With MTFCU's 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 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

## 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 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.

## Gap Protection

New and used vehicles often depreciate quickly and vehicle financing is 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 \$525 for the life of your vehicle loan. To help prepare you for the unexpected, contact Kathie for more information.

## Credit Union Officials

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

### Board of Directors

**Chairperson – John Harper (2026)**  
**Vice Chairperson – Mike Stone (2027)**  
**Secretary – Ronda Baugus (2027)**  
**Member – Damon Pulley (2025)**  
**Member – Hank Hunter (2026)**

### Supervisory Committee

**Chairperson – Damon Pulley (2025)**  
**Secretary – Renae Carter (2027)**  
**Member- Margaret Luedecke (2027)**  
**Member – Nicholas Delgado (2026)**  
**Member- Curtis Patrick (2026)**

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

## MTFCU Remote Deposit Capture

Using the MTFCU Mobile App to deposit your checks is easy, safe and convenient. To deposit a check, just open the Mobile App and click on Deposit on the bottom toolbar and follow the prompts. On the back side of the check to be deposited, be sure to sign For Mobile Deposit Only and check the small box indicating this is a mobile deposit.

If you make a remote deposit by 3:00 pm it will be deposited to your account, the same business day.

It is a good idea to hold onto all checks you deposit until you can confirm the funds are in your account. You can find the history of your remote deposits, by selecting View mobile deposit history, this will provide you with the last 30 days of mobile deposit transactions and the status of a deposit.

## 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.™



# 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.

## Identity Theft

Identity theft happens when someone uses your personal or financial information without your permission. They might steal your name and address, credit card or bank account numbers, Social Security number, or medical insurance account numbers.

There are several ways that scammers can steal your identity, including in person, online, through social media, and by phone. Thieves can steal your wallet or go through your trash to retrieve account numbers. Online, scammers can sometimes get personal information from public Wi-Fi or through social media, or use "phishing" techniques to get information from you through fraudulent email, texts, or phone calls.

Protect yourself by being aware of your surroundings and think before you respond to requests that may seem suspect, so you can make sure they are legitimate. Tips include:

1. Do not answer phone calls, texts, social media messages, or email from numbers or people you do not know.
2. Do not share personal information like your bank account number, Social Security number, or date of birth and store these documents in a secure location.
3. Collect your mail every day and place a hold on your mail when you are on vacation or away from your home.
4. Review credit card and bank account statements.
5. Watch for and report unauthorized or suspicious transactions.
6. Create and maintain strong passwords and log in information that's not easy to guess.

Following these practices will help you avoid someone stealing your identity. If it does happen to you, know there are resources to help you correct it.

# WHAT'S NEW?

## Mid Tex FCU Round-Up

MTFCU members now have the option of utilizing our Mid Tex FCU Round Up savings feature. With this feature returned 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!

## uChoose Rewards

Members now have the option of redeeming their accumulated points in their MTFCU uChoose Rewards program, for an actual Cash Reward deposited into their account, in addition to the various gift card choices.

## 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 ReOrder checks. You 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.

## MTFCU ATM Deposits

Our ATM offers a convenient solution for both cash and check deposits. Here's how it typically works:

1. Prepare Your Checks: If you have checks to deposit, sign the back of each one. You don't want to hold up the line at the ATM by searching for a pen to endorse your checks.
2. Insert Your Card and Enter PIN: Insert your MTFCU debit card at the card reader and enter your PIN. This step acts as a security measure to access your funds.
3. Select Account: Choose the account where you want to deposit your cash or checks. If you have multiple checking and/or savings accounts, the ATM will prompt you to specify where the funds should go.
4. Deposit Process: Stack your currency bills & checks together and insert them. You can insert dozens of bills and checks at once; no need to feed them individually or fill out a deposit slip.
5. Verify and Complete: Confirm the deposit amount, and you're done! The ATM will process your transaction.

**Note: Check deposits are subject to MTFCU's Funds Availability Policy**

## 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.