



Mid-Texan

quarterly newsletter by Mid-Tex Federal Credit Union
*** see our four most recent newsletters at www.mtfcu.org ***

June 30, 2015



KIDZ KLUB PARTY AT AQUATIC CENTER

Our annual Kidz Klub Flag Day meeting will be held Wednesday July 15th at the Camp Bowie Aquatic Center from 6:30pm - 8:30pm. We will be sending out reminder letters about a week beforehand. We will not be taking coins at the party so just remember to bring your swimsuits and a towel! Parents, we hope that you make plans to bring your kiddos out and have some fun with your friends from Mid-Tex!

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 Tammy or Kim at the credit union if you or someone you know wants more information about being in our Mid-Tex FCU's Kidz Klub.

2015 Annual Meeting

**Experience Food, Fun, Information,
and A Virtual Trip Through Time**

What: Mid-Tex Federal Credit Union's Annual Membership Meeting

A light meal will be served, and Pat & Wanda's Camp Bowie Memorabilia Exhibit will be open to visitors.

When: August 13, 2015

Where: Krueger Hill Pavilion

Address: 4630 Highway 377 South, Brownwood, TX
Look for balloons at entrance.

Activities:

6:30-7:15 p.m. - Light Meal will be served
7:30 p.m. - Business meeting.

Regular share account owners in attendance will vote to fill two open positions on the Board of Directors. 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!

Visit us on Facebook!

Be sure to "like" us on Facebook! Simply type in 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 Federal Credit Union Scholarship

Mid-Tex Federal Credit Union is proud to announce the award of two \$1,000 scholarships for this year. One scholarship was awarded to Paxton Vaughn, a Brownwood ISD graduate, she has been accepted and is planning on attending Texas A&M University to pursue a degree in Animal Science. While the second scholarship has been awarded to Charles Musick, a Blanket ISD graduate, he has been accepted and plans on attending Sul Ross State University to pursue a degree in Natural Resource Management.

Congratulations to Paxton and Charles and all other area graduating seniors! We wish each of you the best as you begin the next phase of your life.

This is our fourth year to offer a scholarship program and we were ecstatic that we were able to offer two \$1,000 scholarships this year. We hope to continue to see this opportunity grow in the future and help local students with the costs of pursuing higher education.

We appreciate each and every graduate that applied for these scholarships, it was a difficult decision-making process for the scholarship committee!

A BIG THANKS, to all members for helping make these scholarship opportunities possible through your candy bar and popcorn purchases and donations. One of the best things about being a member at Mid-Tex FCU is the sense of community we have. We are family, friends and neighbors—the ability to benefit our community is one of the added advantages to membership with our credit union.

CU@HOME

Are you taking advantage of our Online Banking? CU@HOME is a free service to all of our members to help you stay on top of all your financial needs at your convenience. Come by and see Kim or Tammy to get you started on MTFCU's CU@HOME.

TouchBanking Mobile App

You asked and we provided!! Mid-Tex FCU has added TouchBanking App to its long list of member services. This Mobile App, with smart technology, will enable you to implement popular mobile banking functions, such as balance inquiries, transfers, alerts and bill payment, all within a condensed timeframe. You must be signed up for Mid-Tex FCU's online banking product CU@HOME. If you are not taking advantage of CU@HOME, see Kim or Tammy for this valuable member service, then you can further expand your member service experience to take advantage of the TouchBanking Mobile App.

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

Current as of 06/10/2015

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 8.75%
New Vehicles	As low as 2.75%
Used Vehicles 2010 and newer	As low as 3.35%
Used Vehicles 2009 and older	As low as 5.99%
All other new titled collateral	As low as 5.25%
All other used titled collateral	As low as 6.25%
All other non-titleable collateral	As low as 7.50%
MASTERCARD	12.50%
VISA	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 06/10/15; 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.

The Credit Union offers special interest rates on loans at different times of the year, be sure to check with us for the lowest possible interest rate at that time.

ATM Security

Mid Tex FCU employs the latest fraud prevention technology available to ensure your security. However, in today's electronic environment, security is everyone's responsibility. The convenience of Debit Cards require that you take extra precautions when using these conveniences

Card and PIN Security – Always treat your Debit card like it is cash; it is a valuable tool that allows you a great deal of flexibility in managing your finances. Just like cash the loss or theft of your debit card can be costly. Never write your PIN on your card or any paper you keep with your card. Do not use 'obvious' numbers like a birth date or anniversary date as your PIN. Report a lost or stolen card immediately, by calling 1-800-472-3272.

ATM Security – Always be prepared before you approach any ATM. Minimize your time at the machine by having your transaction ready to perform. When you have finished your transaction, quickly remove your card, cash and receipt and leave the location site.

If using a walk up ATM, make sure you have enough space that someone cannot see your PIN. Use your body to block the view of someone "casually" observing your transaction. If you start to feel crowded or suspicious, cancel the transaction and go to another ATM

Take a good look at the ATM itself, Does it look different than normal, does it look like it may have been tampered with, or does it have any extra attachments that do not look similar to other ATMs, if so go to another ATM

HOLIDAY SCHEDULE

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

Independence Day

Saturday, July 4, 2015

Labor Day

Monday, September 7, 2015

Columbus Day

Monday, October 12, 2015

***Even when we're closed,
you can still access your accounts!***

Deposits are accepted 24 hours each day at our main office night deposit box. Deposits made after 7:30 A.M. will be processed after 7:30 A.M. the next business day.

HELEN, our 24 hour telephone teller, can process almost any transaction, day or night. Transfers and payments made by Helen are processed immediately.

Call HELEN at 1-855-296-9405.

Access your accounts over the internet with **CU@HOME**.

Log onto www.mtfcu.org for a link (make us your home page). Print copies of your cleared checks! Transfer funds, make loan payments, balance your accounts and a lot more.

Now, sign up over **CU@HOME** to receive your monthly and quarterly statements electronically the first workday of the month instead of by paper later in the month.

This financial product requires activation, call for details.

Withdraw cash from your account by using your

Mid-Tex MasterCard Debit Card
Apply via internet or in our lobby for your debit card.

Online Credit Card Payments

Register to make online Mid-Tex FCU MasterCard or VISA payments at www.GoToMyCard.com

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

Keep Your Info With Us Updated

Moved recently? Changed cell phone numbers? Email address change? Please notify us of any changes that you make to your personal information. We need to be certain that you are receiving statements and/or we may need to contact you from time to time regarding your account. Please keep your information updated, to assist us in providing you with excellent service. Thanks!

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, 2014

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.10%	0.10%
\$5,000.00 and over	0.12%	0.12%
SHARE DRAFTS		0.00%

Share Draft accounts do not earn dividends and are not paid dividends.

CHRISTMAS SHARES

\$25.00 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.

SHARE CERTIFICATE RATES

12 MONTHS	0.20% RATE	0.20% APY
18 MONTHS	0.25% RATE	0.25% APY
24 MONTHS	0.30% RATE	0.30% APY
36 MONTHS	0.50% RATE	0.50% APY
48 MONTHS	0.65% RATE	0.65% APY

Certificate rates and Annual Percentage Yields (APY's) shown are effective as of 10/01/14 and are accurate as of present time. Call (325) 646-4571 to obtain current rate information. These rates and APY's may change each day based on a determination of the Credit Union Board of Directors. Complete disclosures are available at the Credit Union, or call to have them mailed to you.



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

Recipe Corner

Chicken Bacon Ranch

Crockpot Meal

Ingredients:

- 1 cup sour cream
- 1 can of cream of chicken soup
- 1 can of milk (use the soup can)
- 1 hidden valley ranch dry seasoning packet
- 2 tsp minced garlic
- ¼ cup of cooked bacon pieces
- Mix the above ingredients
- Add 4 boneless skinless chicken breasts
- Cook on high for 3 to 4 hours
- Remove chicken, and shred, then place back in pot, and stir
- Serve over cooked egg noodles and enjoy!
- Recipe compliments of Tina Fuentes, MTFCU employee



Theme Park Discount Tickets

Six Flags Over Texas

1 Day Ticket - \$46.35 CORRECTION FROM LAST TIME

Hurricane Harbor

1 Day Ticket - \$29.08

Fiesta Texas

1 Day Ticket - \$44.29

Schlitterbahn – New Braunfels only

Adult (over 12) – \$50.68

Child (3 – 11 yrs) – \$41.47

Sr Citizens (55 yrs & up) - \$41.47

SeaWorld

SeaWorld tickets are no longer available in MTFCU's lobby. Members may purchase tickets from our website (www.mtfcu.org) click on discount tickets, then click on SeaWorld discount tickets banner, for discount tickets

Credit Union Officials

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

Board of Directors

- Chairperson - Ronda Baugus (2015)
- Vice Chairperson - Bob Steger, Jr. (2017)
- Secretary - Mike Stone (2015)
- Member - John Harper (2017)
- Member - Sam Nichols (2016)

Supervisory Committee

- Chairperson - Margaret Luedecke (2015)
- Secretary - Mike Stone (2016)
- Member - Angie Cox (2015)
- Member - Nicholas Delgado (2014)
- Member - vacant (2014)

Address correspondence to either group in care of:
MID-TEX FCU, PO BOX 338, BROWNWOOD, TX 76804

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

EMV Credit Card Technology

EMV - Frequently Asked Questions

What is a chip card? A chip card, also known as a smart card, is a card containing an embedded secure computer chip. Chip enabled debit and credit cards are the next level of security for the payments infrastructure. Chip enabled debit and credit cards require the use of a PIN (Personal Identification Number) in many countries.

What are the benefits of the chip card to consumers? Chip cards, along with chip terminals, ensure a highly secure transaction by validating both the card and the cardholder. Unlike magnetic stripe technology, the chip is very difficult to copy, reducing counterfeit fraud.

Why is the industry moving to chip? The move to chip card technology is the latest innovation in the payment industry's efforts to further secure electronic payments. Chip-enabled payment technology is based on a global standard known as EMV, a proven technology currently in wide use around the world.

Will chip card transactions be any different than magnetic stripe transactions? Contact chip cards are inserted into the chip terminal, and left in the terminal until the transaction is completed. Contactless chip cards are tapped against the terminal. In current EMV implementations, consumers enter their PIN when prompted. PIN entry replaces signature as the method of cardholder identification in most countries, as PIN is a more secure method.

What happens if the terminal is not chip-enabled? To ensure cardholder convenience, debit and credit cards will continue to carry a magnetic stripe for use at non-chip enabled terminal. The cards will be swiped and a signature will continue to be required.

Debit Card News

Reminder, keep your phone numbers current and up to date with us here at the credit union. Our Debit Card fraud department keeps a close **watch on your** debit card activity and if there is suspect 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 in an expedient manner.

Debit card lost or stolen, call 1-800-472-3272 to report it. You can 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 w/d limit is \$300.00. If you desire to make a large purchase with your debit card, we can temporarily increase the point of sale limit to cover the amount. Call Tammy or Kim for assistance with this.

Traveling outside of the United States? Contact Tammy or Kim, so we can notify the Debit Card network of your travel plans. This will assist in ensuring that your debit card will function as it should.

Mid Tex FCU Web Page

By mid-summer Mid Tex FCU will introduce its new, refreshed, and renovated web page, so click on www.mtfcu.org, for the latest news, services and updates.

Prevent Identity Theft

Identity theft is the fraudulent use of a person's personal identifying information. Often identity thieves will use personal information, such a Social Security number, mother's maiden name, date of birth, or account number to open credit card accounts, place charges on existing credit card accounts, write checks, open banking accounts, or even obtain new loans. They get this information by:

- Stealing wallets that contain personal identification information and credit cards.
- Stealing credit union statements from the mail.
- Diverting mail from its intended recipients by submitting a change of address.
- Rummaging through trash for personal data.
- Stealing personal identification information from workplace records.
- Intercepting or otherwise obtaining information transmitted electronically.

Protect your personal identifying information by:

- **Protect your PINs and other passwords**, and avoid using easily available information such as your mother's maiden name, or the last four digits of your SSN, your phone number as your PIN.
- **Do not share your personal information**, such as account numbers, social security numbers, unless you initiated the contact, or know whom you are dealing with.
- **Review your account statements carefully and regularly**, to ensure all charges, checks, or withdrawals are authorized by you.
- **Store personal information**, in a safe place and tear up old credit card receipts, ATM receipts, old account statements, and credit card offers before throwing them away.
- **Pay attention to billing cycles and statements.** Contact your financial institution if you do not receive a monthly statement, it may have been diverted by an identity thief.

DATES TO REMEMBER

MTFCU KIDZ KLUB

POOL PARTY

JULY 15TH, 2015

GUYS & DOLLS MUSICAL

A LYRIC PRODUCTION

JULY 16 — 18TH, 2015

MTFCU ANNUAL

MEETING

AUGUST 13, 2015

FEELS LIKE HOME

CELEBRATION

SEPT 18 — 20TH, 2015

STEELE MAGNOLIAS

A LYRIC PRODUCTION

SEPT 24 — SEPT 27TH, 2015

FOR MORE COMMUNITY EVENTS LOG ON TO OUR WEB SITE AT WWW.MTFCU.ORG AND FOLLOW OUR LINK TO THE CHAMBER OF COMMERCE CALENDAR.