

Mid-Texan

March 2026

quarterly newsletter by Mid-Tex Federal Credit Union

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

MTFCU Opportunity

Graduation is right around the corner, and many seniors are preparing to make the exciting transition from high school to college. While this is a milestone worth celebrating, it can also bring stress as students and families consider the rising costs of higher education. Mid-Tex Federal Credit Union is proud to announce that two (2) graduating seniors will be awarded a college scholarship through our Scholarship Program. This marks our **15th year** offering scholarships to support the educational goals of our members.

To be eligible, applicants must:

- Be a graduating high school senior
- Be a member of MTFCU (or have parents who are members)

With your continued support, we hope to grow this scholarship fund and expand the number of students we are able to assist in the future.

Application Information:

- Applications are available for pickup at the credit union.
- Each application must be completed in full, including all required attachments.
- Completed applications must be received no later than April 30, 2026.

We would like to sincerely thank our members for helping make this scholarship possible through your candy bar and popcorn purchases, as well as your generous donations. One of the best things about being a member of Mid-Tex FCU is the strong sense of community we share. We are family, friends, and neighbors—and the opportunity to give back to our community is one of the many valuable benefits of credit union membership.

We look forward to supporting the next generation of students as they pursue their dreams!

MTFCU Remote Deposit Capture

Depositing checks with the MTFCU Mobile App is easy, safe, and convenient. With just a few taps, you can deposit your check anytime, anywhere.

How to Make a Mobile Deposit:

1. Open the MTFCU Mobile App.
2. Select Deposit from the bottom toolbar.
3. Follow the on-screen prompts.
4. Endorse the back of your check by signing your name and writing "For Mobile Deposit Only."
5. Be sure to check the small box indicating the check is for mobile deposit.

Important Information

- Deposits made by 3:00 PM will be credited to your account on the same business day.
- Keep all deposited checks until you have confirmed the funds have been successfully posted to your account.

View Deposit History:

To review your recent mobile deposits, select View Mobile Deposit History within the app. This feature allows you to see the last 30 days of mobile deposit transactions and the status of each deposit. Mid-Tex Federal Credit Union is proud to offer convenient digital banking tools to make managing your finances easier than ever.

HOLIDAY SCHEDULE

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

Memorial Day

Monday, May 25th, 2026

**Juneteenth National
Independence Day**

Friday, June 19th, 2026

***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.

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

Helping Children in Need Sleep Better

Sleep in Heavenly Peace (SHP) believes that a bed is a basic need for a child's physical, emotional, and mental well-being. Every child deserves a safe, comfortable place to lay their head. Yet across the United States, many boys and girls go without a bed—or even a pillow—sleeping instead on couches, blankets, or even the floor. This lack of proper sleep can significantly affect their health and happiness.

That's where SHP steps in. They are a dedicated group of volunteers who build, assemble, and deliver high-quality bunk beds to children and families in need. How Can You Help?

- Volunteer for a Build Day
- Volunteer for a Delivery Day
- Donate funds
- Donate new twin-size bedding
- Donate new pillows (in plastic)
- Donate new twin mattresses (in plastic)

On May 30th from 8:00 AM to 12:00 PM, Mid-Tex Federal Credit Union and Texas Benefit Consultants will be hosting a Build Day for SHP. MTFCU staff, families, members, and friends are invited to help build 20 beds for children in our community! Brown County is blessed to have an SHP chapter right here in our community. For more information, contact Robert Clark at robert.clark@shpbeds.org or call 325-430-8960. Together, we can make sure no child sleeps on the floor in our community.

LOAN RATES

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 10.00%
New/Preowned Autos	As low as 5.25%
All other new titled collateral	As low as 7.25%
All other used titled collateral	As low as 8.00%
All other non-titleable collateral	As low as 10.25%
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 02/20/26; 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 0.20
- MTFCU Premier Checking 0.20
- Existing/Multiple MTFCU loans 0.20
- U.S. Veteran/First Responder 0.15
- Borrower Credit Bureau Score above 0.15

You can reduce your already competitive Annual Percentage Rate (APR) by up to an additional 1.00%, simply by taking advantage of MTFCU products and services. *(Maximum discount is 1.00% rate reduction. Program excludes Mortgages, Credit Cards, Overdraft Protection, Share Secured Loans, CD Secured Loans, Home Equity Loans, and Land Loans.)* Ask us how you can start saving on your next loan!

SHARE CERTIFICATE RATES

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

EFFECTIVE 11/14/2025 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 March 31, 2026.

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.25%	0.25%
\$5,000.00 and over	0.55%	0.55%

SHARE DRAFTS	0.55%	0.55%
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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	0.40%	0.40%
\$5,000.00 and over	0.55%	0.55%

IRA SHARES

\$500.00 TO \$7,499.99	0.40%	0.40%
\$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, Christmas Shares and Premier Plus Checking is the calendar month. If you close your account before dividends are paid, you will not receive the accrued dividends.

Share the Love - Refer a Friend to Mid-Tex FCU!

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?

We appreciate our members, and as a thank-you for spreading the word, you can earn up to \$50.00 for each successful referral! When someone you refer joins Mid-Tex FCU, you'll receive a referral reward as our way of saying thanks.

Start sharing today — great service is even better when it's shared!

Mid-Tex FCU Mobile App

Manage your accounts quickly and easily with the MidTex FCU Mobile App. Access popular mobile banking features right from your phone, including:

- Balance inquiries
- Transfers
- Alerts
- Bill payment
- Zelle P2P

Enhance your member experience by using the FREE MTFCU Mobile App. To use the mobile app, you must be enrolled in CU@Home, MTFCU's free online banking service for all members. If you aren't yet enrolled, visit any member service representative for assistance.

How to Get Started

Follow these steps to activate mobile banking:

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



New Online Banking Security Feature

MTFCU is committed to protecting your personal information. To enhance the security of your online banking experience, we are introducing an additional login security feature that adds another layer of identity verification to your online financial interactions.

How does the new security feature work?

When you log in to online banking from your computer, you will receive a message on your phone containing a **6-digit verification code**. This code will be delivered via **text message** or **voice call**. To complete the login process, simply enter the code on the login screen.

This new feature replaces the use of security questions and provides a more secure way to verify your identity. The same protection is also available when using the mobile banking app.

This added step helps ensure that only you can access your account—even if someone else knows your password.

Keep Your Info Updated

Have you recently moved, changed your cell phone number, or updated your email address? If so, please be sure to notify us of any changes to your personal information.

Keeping your contact details current ensures you continue receiving important statements and notices. It also allows us to reach you promptly if we need to discuss your MTFCU account. Thank you for helping us keep your information up to date. Your cooperation allows us to continue providing you with excellent service.

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 – Renae Carter (2027)
Secretary – Damon Pulley (2028)
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

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.

Have Documents to Shred?

We offer secure, on-site document destruction for our members through Condor Document Services. A locked collection container is available in our lobby—located directly across from the public restroom—where you can safely deposit your confidential documents.

Visit us today and take a proactive step toward protecting your personal information!

Credit Union Operating Hours

Monday - Friday

Lobby 9:00 AM - 4:00 PM

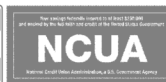
Drive-Thru 7:30 AM - 5:30 PM

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.™

Fee Schedule

This Fee Schedule for all Accounts sets forth certain conditions, fees and charges applicable to your Regular Share, IRA Share, Special Share, Christmas Share, Share Draft and Share Certificate accounts at Mid-Tex Federal Credit Union as of 06/01/2026 and replaces the fee schedule dated 09/01/2018 This schedule is incorporated as part of your account agreement with the Mid-Tex Federal Credit Union. The following fees and charges may be assessed in connection with your accounts.

Fees and charges applicable to all accounts:

Statement copies	\$3.00 per statement
Automatic overdraft transfers	\$1.00 per transfer
Wire transfers out (within the U.S.)	\$20.00 per transfer
Wire transfers in	\$5.00 per transfer
Returned item fee:	
(1) Deposited item	\$5.00 per item
Copy of Deposited item	\$5.00 per item
Teller Check purchase charge	\$2.00 for non-Premier Account Holders
	\$2.00 Sent by standard mail, each
	\$6.00 Sent by certified mail, each
Teller Check purchase charge	\$25.00
Teller Check Stop pay fee	
Coin Counter	10% Non-Member
One lost Safety Deposit Box key	\$25.00
Safety Deposit Box Drill	\$125.00(lost both keys)
Teller Check void fee	\$2.00 per item
Debit Card withdrawal fee	\$1.00 per withdrawal

Use your Mid-Tex FCU issued plastic cards for 'No Fee' withdrawals from our ATM located at 3808 Highway 377 South, Brownwood, Texas.

Debit Card transaction transfer fee	\$1.00 per transfer
Plastic Card replacement fee	\$15.00 per card - extra fees may apply
Stop payment fee	\$25.00 per item
Unauthorized ACH	\$25.00 per item
Reverse stop payment fee	\$25.00 per item
Account reconciliation/research fee	\$20.00 per hour, 1 hour minimum
Loan Skip-A-Payment fee	\$25.00 per item
Loan late payment fee	\$20.00 per item After 10-day grace period
Small loan application fee	\$20.00 per item
Insufficient Fund Fee	\$25.00 per item
Bill Pay Insufficient Fund	\$25.00 per item
Returned mail	\$2.00 per item
Copy of presented share draft	\$2.00 per item

Check printing fee Varies by style

Account Closed before 90 days	\$20.00 per account
Garnishment/ Levy	\$25.00 per item
Inactive Deposit Account	\$5.00 per year (Charged December 31st)

Additional Regular Share account fees and charges:

Fee to reopen account	\$10.00 at reactivation
Excessive withdrawals	\$2.00 per withdraw after 3 w/d per month

Note: withdrawals do not include overdraft protection transfers or MTFCU Loan payment transfers.

Additional Special Share account fees and charges:

Excessive withdrawals	\$2.00 per withdraw after 3 w/d per month
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Note: withdrawals do not include overdraft protection transfers, MTFCU Loan payment transfers.

Additional Share Draft account fees and charges:

Monthly service fee:	
EChecking w/ Online Statements	\$ 0.00 per month
EChecking with Paper Statements	\$ 2.00 per month
Premier checking	\$ 5.00 per month
Premier plus checking	\$ 7.00 per month

Additional Share Certificate account fees and charges:

Early maturity fee:	
For 6-month term to 12-month term certificates: three month's	
Dividends, whether earned or not, plus dividends earned and not paid.	
Over 12-month term and longer certificates: six month's dividends,	
Whether earned or not, plus dividends earned and not paid.	

Safe Deposit Box Fees

Fees deducted automatically on an annual basis.

3x5 \$15.00 5x5 \$20.00 3x10 \$25.00 5x10 \$40.00 10x10 \$55.00

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 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 ATM Deposits

Great news our enhanced ATM is now capable of accepting your deposits, all on your own time. This new convenience is the fastest, easiest way to deposit your cash and/or checks that is safe and secure. MTFUCU members can deposit up to 50 checks and/or bills during one transaction. You can skip waiting in line or waiting for the credit union to open, to make that deposit. The MTFUCU ATM makes your cash deposit available immediately and the check deposits are reviewed multiple times a day and are subject to MTFUCU's Funds Availability Policy. You can see your deposited check image on your transaction receipt. It's banking on your time to serve you better, because we love our credit union family!

Re-Order Checks

It's now easier and more convenient than before to re-order checks for your MTFUCU Checking account. Just simply visit our website 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.

MTFCU Credit Cards

MTFCU, teaming up with Elan Financial Services, has made choosing the right credit card easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you!

No matter which card you choose, you'll enjoy important features like:

- Convenient and flexible purchasing power. Accepted at millions of locations worldwide.
- Mobile Purchasing capability for added convenience.
- Zero Fraud Liability. * You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.
- Plus much more!

Visit www.MTFCU.org – Scroll down the page & click on the Credit Cards Link to learn more.

*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Access Your Accounts Anytime - Even When We are Closed!

You can manage your accounts 24/7 using MTFUCU's Online Banking or the MTFUCU Mobile App — whenever it's convenient for you.

With online and mobile banking, you can:

- Print copies of cleared checks
- Transfer funds between accounts
- Make loan payments
- Reconcile your accounts
- Deposit checks using Mobile Deposit Capture
- And much more

Need Cash?

- Use your MTFUCU Debit Card at our ATM with no ATM fee.

Making a Deposit?

- Cash and check deposits can be made at the MTFUCU ATM (check deposits are subject to MTFUCU's Funds Availability Policy).
- Deposits are also accepted 24 hours a day in our office night deposit box. (Please note: Deposits made after 7:30 a.m. will be processed after 7:30 a.m. on the next business day.)