

Mid-Texan

June 2026

quarterly newsletter by Mid-Tex Federal Credit Union

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

MTFCU Annual Meeting

What: Mid-Tex Federal Credit Union Annual Membership Meeting

When: September 17, 2026

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. A \$1,000 scholarship is being awarded to Kirsten Fijer a Brownwood ISD graduate. Kirsten will be attending University of Texas with plans to pursue a degree in Architecture. A \$1,000 scholarship is also being awarded to Presley Fitzpatrick, a Santa Anna ISD graduate. Presley will be pursuing an Agri-Business & Ag Media & communications degree, at West Texas A&M University.

Congratulations to Kirsten & Presley 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:

Labor Day

Monday, Sept. 7th, 2026

Columbus Day

Monday, October 12th, 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!

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.

SHREDDING TO DO?

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!

LOAN RATES

Type of Loan	Interest Rate A.P.R. W.A.C.
Personal loans	As low as 9.75%
New/Preowned Autos	As low as 4.65%
All other new titled collateral	As low as 7.00%
All other used titled collateral	As low as 7.75%
All other non-titleable collateral	As low as 10.00%
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 06/15/26; 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

At Mid-Tex Federal Credit Union, we reward our members for utilizing a variety of MTFCU products and services. Qualifying members can receive loan rate discounts as outlined below:

- 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 799 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.

(Please Note: 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	3.05% RATE	3.09% APY
18 MONTHS	2.85% RATE	2.88% APY
24 MONTHS	2.80% RATE	2.83% APY
36 MONTHS	2.65% RATE	2.68% APY
48 MONTHS	2.50% RATE	2.52% APY

EFFECTIVE 06/23/2026 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, 2026.

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.25%	0.25%
\$5,000.00 and over	0.40%	0.40%

KIDZ KLUB SHARES	Nominal Rate	APY
\$0.01 TO \$1,000.00	1.00%	1.00%
\$1,000.00 and over	0.40%	0.40%

SHARE DRAFTS		
Premier Plus Share Draft accounts .	0.55%	0.55%
<i>*minimum daily balance of \$500.00 to earn dividends.</i>		
<i>All Other Share Draft accounts do not earn dividends and are not paid dividends</i>		

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

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.



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 – Margaret Luedecke (2027)

Member- Damon Pulley (2028)

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

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 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.™

Debit Card News

Keep Your Contact Information Up to Date.

Please remember to keep your phone number current with us at the credit union. Our debit card fraud department closely monitors account activity to help protect you from unauthorized transactions. If suspicious activity is detected, your card may be temporarily blocked, and we will contact you to verify the purchase. Having your current cell phone number on file allows us to quickly reach you and resolve potential fraud issues as efficiently as possible.

Protect Your Card with CardValet

Sign up for CardValet to take control of your MTFCU debit card security. With CardValet, you can:

- Set spending restrictions and limits
- Customize security preferences
- Turn your card off and on instantly with just a few taps on your smart phone

It's a convenient way to protect your card and monitor usage anytime, anywhere.

Lost or Stolen Debit Card?

Call 1-800-472-3272 immediately to report a lost or stolen card.

You can also use this number 24/7 if your card is not working. For easy access, this number is printed on the back of your debit card.

Daily Debit Card Limits

- \$750 daily point-of-sale limit
- \$300 daily cash withdrawal limit

Planning a large purchase? We can temporarily increase your point-of-sale limit to cover the amount. Please call our Member Service Department for assistance.

Traveling Internationally?

If you're traveling outside of the United States, be sure to call us in advance. Notifying the debit card network of your travel plans helps ensure your card works properly while you're away.

We're here to help keep your account safe and your transactions running smoothly!

Gap Protection

New and used vehicles can depreciate quickly, and auto loan terms are often longer than ever. At some point during your loan, you may owe more than your vehicle is worth. If that happens, MEMBER'S CHOICE GAP Plus (which includes an extra \$1,000 benefit) can help protect you financially.

If your vehicle is stolen or declared a total loss due to an accident, GAP Plus helps cancel the difference between your primary insurance settlement and the remaining balance you owe on your loan.

Mid-Tex Federal Credit Union offers Member's Choice Guaranteed Asset Protection Plus (GAP Plus) for just \$525 for the life of your vehicle loan.

Be prepared for the unexpected. Contact Kathie at Mid-Tex FCU today for more information about adding GAP Plus coverage to your vehicle loan.

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.

WHAT'S NEW?

MTFCU - Tap to Pay Debit Cards are here!

Key Takeaways:

- Contactless debit cards are the fastest way to pay.
- Contactless technology uses one-time codes to keep your payments secure.
- Look for readers with the EMVCo Contactless Indicator (📶)).

What are the benefits of a contactless debit card?

The primary benefit of contactless payments is speed. With a contactless debit card, you can make a payment with a tap of the card, reducing the amount of time spent waiting for a payment to process. This can be particularly useful in environments where speed is particularly beneficial, such as food trucks, outdoor markets, or stadiums – and comes with the benefit of a more sanitary checkout experience for those who practice extra care in public spaces.

Are contactless payments secure?

Yes. Contactless debit cards use short-range radio frequencies to transmit a one-time-only code between your card or mobile device and the card reader. This makes it extremely difficult for any bad actors to access your card information. MasterCard provides the same Zero Liability Protection for unauthorized transactions and the contactless feature guards against double payments.

Money Pass ATMs

- MTFCU members can withdraw cash without paying ATM fees at any ATM in the MoneyPass network.
- There are about 38,000 ATMs nationwide on this network.
- To avoid fees, just look for the MoneyPass logo on the ATM.
- You can find nearby locations by visiting their site: www.MoneyPass.com

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 into 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. MTFCU 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 MTFCU ATM makes your cash deposit available immediately and the check deposits are reviewed multiple times a day and are subject to MTFCU'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!

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.