

Mid-Texan

March 2025

quarterly newsletter by Mid-Tex Federal Credit Union

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

MTFCU Scholarship

Graduation is right around the corner and many seniors are preparing to make that transition from high school to college. This is an exciting time but can also be very stressful when weighing the costs of higher education.

Mid-Tex FCU is proud to announce an opportunity for two (2) graduating seniors to receive a college scholarship through the Mid-Tex FCU Scholarship Program. This is our tenth year offering a scholarship. Applicants must be graduating seniors, as well as a member (or their parents) of MTFCU. With your help we plan to continually build this scholarship fund so that we can expand the number of students that we award.

Applications are available to pick up at the credit union. Each application must be filled out entirely and all required attachments submitted. Completed applications must be received no later than April 30, 2025.

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 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.

Sleep in Heavenly Peace

Helping children in need, sleep better - Sleep in Heavenly Peace, believes that a bed is a basic need for the proper physical, emotional and mental support that a child needs. SHP firmly believes that all children deserve a safe, comfortable place to lay their heads. Across the United States, too many boys & girls go without a bed – or even a pillow to sleep on. These children end up sleeping on couches, blankets and even floors. This affects their happiness and health. That's where Sleep in Heavenly Peace comes in, they are a group of volunteers dedicated to building, assembling and delivering top-notch bunk beds to children and families in need. **You may ask how can I help?** – You can help by volunteering for a Build Day, volunteer for a Delivery Day, Donate Funds, or Donate new twin size bedding, new pillows in plastic or new twin mattresses in plastic.

On May 10th at 8:00 to noon, Mid Tex FCU & Texas Benefit Consultants is hosting a build day for SHP – MTFCU Staff, families, members & friends are invited to come help build 20 beds for our community!

Brown County is **Blessed** to have a SHP chapter, right here in our community, contact Robert Clark at robert.clark@shpbeds.org or give him a call on his cell # 325-430-8960 for more information.

HOLIDAY SCHEDULE

We will be closed in observance of the following holidays:

Memorial Day

Monday, May 26th, 2025

Juneteenth National Independence Day

Thursday, June 19th, 2025

Independence Day

Friday, July 4th, 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!

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 prior to Thanksgiving, just in time for the shopping season. Start saving for the 2025 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.

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 3/17/25; 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 March 31, 2025.

SHARES	Nominal Rate	APY
\$100.00 TO \$4,999.99	0.40%	0.40%
\$5,000.00 and over	0.60%	0.60%
SHARE DRAFTS	0.65%	0.65%

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	0.55%	0.55%
\$5,000.00 and over	0.65%	0.65%

SPECIAL SHARES		
\$500.00 TO \$4,999.99	0.50%	0.50%
\$5,000.00 and over	0.70%	0.70%

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, 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.

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.

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 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

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.

Consumer Financial Information Resources

Looking for information on scam/ fraud awareness, building personal wealth, financial calculators, financial literacy, etc. Visit www.mycreditunion.gov for a plethora of resources & consumer protection information in a variety of formats for all ages.

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.

Personal Identity Theft Protection

With your MTFCU Premier Checking account, you can rest easy knowing that you and your joint account owners are protected by our comprehensive IDProtect service, which includes:

- **Identity Theft Expense Reimbursement Coverage**, receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**, should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and Credit Card Registration**, Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards.
- **3-in-1 Credit File Monitoring**, IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.
- **3-in-1 Credit Report**, Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.
- **Total Identity Monitoring**, Monitoring of over 1,000 databases.

This personal ID theft protection is just one of the numerous member benefits/rewards included in your Premier Checking Account! For additional information concerning these benefits/rewards, stop by the credit union and see any credit union representative.

WHAT'S NEW?

Mid Tex FCU Online banking

It's easier to apply for a loan with MTFCU, with our new digital loan application located inside our web page www.mtfcu.org and the MTFCU online banking website – just click on the loan application link, complete the application and submit it and our friendly lending staff and we will begin processing your request and be in contact with you.

Zelle®

We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app. You don't need to download anything new! Just use your email address or U.S. mobile number to get started: log in to your MTFCU online banking account and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money with Zelle®" tab.

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!

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 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!

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!

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.