



IMPORTANT MESSAGE

The Supervisory Committee has contracted with an audit firm to verify member records. Please compare balances with your records in your statement. If they do not agree, report any differences to: Waypoint Advisory Services, Inc., 2100 S Polk St., Amarillo, TX 79109.

Make Summer sweeter with a VACATION LOAN

Long days, warm nights, no school, flex time, easy living - summertime really is the sweetest season. And no summer is complete without a fun-filled, sun-filled, memory-making family vacation! While we'd all love to plan the ultimate warm-weather getaway, for some the expense is just too much for our pocketbooks to handle. Don't fret - you can make your summer even sweeter and your dream vacay a reality with the help of Members Financial FCU.

Relax, unwind, celebrate, and most importantly spend time reconnecting with family this summer with an affordable Members Financial Vacation Loan. This convenient financing option offers great, low rates, flexible terms, and the confidence of knowing your vacation expenses are taken care of. All you have to do is pack your bags! Call or stop by any branch today for a fun summer.

Download our MOBILE APP

If taking care of your financial business is not on your Summer Fun Checklist, you'll want to download the credit union's Mobile App. It will put the credit union as close as your mobile device - whether you're at the beach or a baseball game. Need to deposit a check? Use the remote deposit capture feature. Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, certificates, loans or credit cards? It's all there 24/7. Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software. For more information on how our Mobile App can simplify your life, visit our website.

ONLINE BILL PAY: The hassle-free way to pay your bills

It's a rare person who enjoys the monthly chore of answering all of the letters from "Bill." There's finding the checkbook, fishing out a pen from the junk drawer, scouting out stamps. Oh, and there's no return envelope so now you're on the hunt for one. And then there's remembering to put the payments in the mail. But there's an easier way to settle up. Use the credit union's online bill pay service. You can dispatch your obligations with just a few clicks and keystrokes. It's the hassle-free way to pay your bills, and once you've tried it you'll wonder how you ever lived without the convenience. You still may not enjoy responding to "Bill," but using Online Bill Pay will make the job quicker and easier. To find out more, just visit the credit union's website.

MOBILE DEPOSIT

When life has you busy, gives you a flat tire or your Members Branch is closed, you will be able to deposit your checks with Mobile Deposit from your Apple or Android phone. Mobile Deposit has no lines and is secure and easy. Plus, you can deposit to any of your Members Financial FCU accounts via the Members new App.

POPMONEY

Don't waste any time. Log on to online banking, click POPMONEY to:

- Try out the new eGreetings feature to send a more personalized birthday or graduation gift
- Take advantage of the future-dated feature to schedule your rent payment
- Import contacts from your Yahoo!®, Gmail®, or Hotmail® email account
- Use your to-do list to help keep track of your Popmoney activity and payment tasks

Go ahead, give it a try - see how easy Popmoney is! It is full of features and is part of an even larger nation-wide payment network. Popmoney makes it easy for you, your friends, and family to send and receive funds with just a few easy steps.

eStatement

With free eStatements from Members Financial FCU, you can receive your account statements anytime and anywhere you have Internet access. eStatements are received quicker than those delivered by mail and feature added security, as they are not lying in your mailbox for anyone to take. Each time a new document is ready to view, you will receive an email notification. Then you can log in at your convenience to view or print the pending item.

What's in
your home
sweet
home?

Find out
more about
an **EQUITY
LOAN**

**HOME
EQUITY
SPECIAL**

**UPCOMING
CLOSURES**

REMINDER

Poet Robert Frost once observed, "Home is the place where, when you have to go there, they have to take you in." But your home is more than a safe port in a storm. If you have accrued any equity, it also can be a great way to finance an updated kitchen or bath, buy a new car, or pay educational expenses. (And it may be a tax-advantaged way to do so; check with your tax advisor for details.)

A home equity loan is an especially smart way to borrow for home improvements. You'll not only improve the livability of your home, but also, depending on the project, be able to recoup part of your investment when you sell. According to the 2017 Cost vs. Value Survey conducted by "Remodeling Magazine", adding insulation to your attic, for example, may pay you back 107 percent whereas putting in a backyard patio may provide about a 68 percent return on investment, depending on local market conditions.

To calculate your equity, just subtract the amount you owe on your mortgage from your home's value. Not surprisingly, this is called the loan-to-value ratio or LTV. (Estimate the value by checking your tax assessment.) Then contact Members Financial Federal Credit Union to apply.

3.99% APR introductory rate through July 31, 2018

July 4th- Independence Day

September 3rd- Labor Day

October 8th- Columbus Day

November 12th- Veterans Day

November 22nd, 23rd & 24th- Thanksgiving

December 24th & 25th- Christmas

Please visit our new user-friendly website. www.membersffcu.org

