



Afford the Trip You Want with A Vacation Loan



If a European tour, tropical adventure, or an extended travel with the family is on your bucket list, take advantage of a great rate on a Vacation Loan at the credit union. Start your journey by checking out guidebooks and online information resources to gather ideas about places to stay and eat and things to see and do. Then estimate your transportation, lodging, meals, and entertainment costs. Also, add up any expenses for items such as boarding your pets. Taking these steps will help you figure out your budget and how much you need to borrow. By doing so, you can avoid unpleasant surprises as well as overspending on your credit cards. Then call on the credit union for your Vacation Loan. You'll find the rates and terms that will enable you to take your trip of a lifetime.

Why You Should Join!



Credit Unions are not-for-profit, financial cooperatives serving banking needs of their owner/members, rather than a group of big bank stockholders. Just like banks, **credit unions** take deposits and make loans. **Credit Union membership** includes benefits such as lower rates on loans, higher rates on savings, and fewer and lower fees, compared to banks. If you live, work, worship, attend school in Midland or Ector County, or are related to a member of the credit union, join today and start enjoying the advantages of membership.

Bank Anywhere, Anytime with our Mobile App



If you're like most people these days, you're busy and you rely on the convenience of technology to simplify different aspects of your life. Money management, for one, is usually high on the list of stressors that consumers seek to streamline. Luckily, doing so has never been easier, with Members Financial Federal Credit Union's Mobile Banking.

Mobile Banking allows our members to access their accounts safely, affordably and efficiently, anywhere and anytime. The free downloadable app provides you the ability to:

- View accounts
- Review transaction history
- Make deposits
- Transfer funds between accounts
- Pay bills electronically
- Receive security alerts
- Locate Members Financial ATM or get directions
- Contact Members Financial for quick assistance

If you want your financial institution to be there, and be ready when and where you are, put the power of banking in the palm of your hand. Get started today by downloading the app at Members Financial APP.

Credit Union Holiday Closings



Members Financial Credit Union will be closed Thursday, July 4th and will reopen Friday, July 5th at 8:00am.

Home Sweet Loan



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 2018 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 the credit union to apply today and get your home Summer ready.

Credit Union Hours



Monday-Thursday: 8:00am-5:30pm

Friday: 8:00am-6:00pm

Saturday: 9:00am-1:00pm

(432) 520-3443 / 800-869-0961

School's Coming! Need a Loan?



While summer's sunny days are still here, "Back to School" has a way of sneaking up on us. Backpacks and pencils seem to take the place of swimsuits and flip flops more quickly, each year.

Kids dread back to school season because it means the end of fun in the sun, but for their parents it means parting with a hefty chunk of change. With supply lists growing and evolving with the times, families are spending upwards of \$700 annually during what has become the second busiest shopping season of the year!

We know that inevitably summer will end and school is coming, so why not plan ahead, and eliminate the financial stress of back to school shopping with a low-rate, flexible Members Financial Back to School Loan?

Your Back to School Loan funds can help pay for:

- Backpacks, lunch bags, thermal water bottles
- School supplies (pencils, notebooks, etc.)
- Laptops, PCs, or Tablets
- Clothing or school uniforms
- College textbooks
- Dorm room gear
- Anything else to help your student start the school year off right!

School might be coming, but you can enjoy the remainder of summer knowing your school expenses are covered. Apply today for an affordable **LOW RATE** Members Financial FCU Back-to-School Loan.

