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Summer 2025 Newsletter

Our hearts are breaking over the news of the tragic flooding in Hill Country, Texas. Please join us in prayer for all of the families and loved ones affected by the floods. God Bless Texas.

# A cell phone with a logo  Description automatically generatedWe are everywhere you are with our MFFCU Mobile Banking App!

Access your accounts anytime by downloading our MFFCU Mobile Banking app from your smartphone app store.

* View balances and transfer funds
* View accounts, loans, statements, set-up alerts and Face ID
* Make loan and Mastercard payments
* Remote Deposit from ANYWHERE – ANYTIME



Credit Union ClosureS (432)520-3443

July 4th – Fourth of July Monday – Thursday – 8:30AM –5:30PM

September 1st – Labor Day Friday - 8:30AM – 6PM

 Saturday – 9AM – 1PM

Members Financial Credit Union Services:

**Wire Services**

Members may wire funds from another financial institution to their Members Financial account or from their Members Financial account to another financial institution for a nominal fee.

**Money Orders**

As an alternative to paying with cash or a check, your credit union sells money orders at all our offices.

**Night Deposit**

All our offices are equipped with convenient night depositories. Located in the drive-thru, night deposits are a safe way to drop off your deposits and loan payments nights, weekends and holidays.

**ELEVATE YOUR FINANCES!** Unlock financial growth with Certificates of Deposit. Secure your savings with competitive rates, flexible terms, and peace of mind. Start investing today! **NEW YEAR, NEW** **GAINS.**  Step into the New Year with financial confidence! Our Money Market Accounts offer a smart way to grow your savings with competitive interest rates. Benefit from the flexibility of check-writing privileges while maximizing returns. Whether you’re saving for a goal or building an emergency fund, start the year right by choosing a Money Market Account that aligns with your financial aspirations. Secure your future and watch your money thrive in 2025!

 Find us on Facebook

 Members Financial FCU

New Contactless Debit Cards arriving in Fall 2025!

A new style of Visa debit cards are coming your way! On September 8th, 2025, we will be converting into a new debit card network. The brand new card style will be mailed out 2 weeks prior to the date listed above. The new cards will also have tap/ contactless capability. All card account numbers will be carried over with no change. The only changes will be expiration dates and CVV numbers.

Please make sure you follow the instructions provided with the new debit card to activate it and set up your PIN number when you receive it. Please be aware that the card will not be usable until September 8th. Once you start using your new debit card, you will want to make sure you update any recurring payments with your new card information.

If you have any questions, please give us a call at:
(432) 520-3443

**Fraud Education \* Romance Scams**

Romance scams happen when a fraudster builds a fake online relationship to gain your trust—then asks for money. They often claim to be overseas for work or in the military to avoid meeting in person. Once you're emotionally invested, they make up urgent stories—like a medical emergency or travel problem—and ask for help. Red flags include Refusing to meet or video chat Asking for money, especially through gift cards or wire transfers If something feels off, trust your instincts and call us right away. Endless loans for financial needs.

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**Fuel Your Back-to-School Budget with a Back to Learning Loan**

Whether it’s computers, supplies, clothing, or room and board, we’ve got you covered with everything you need to head back to school and get back to learning this fall. We have flexible terms and will help you find the loan that best makes future dreams come true. Talk to us and vibe with our great loans. Check with a loan professional today.

\*All loans and promotions subject to approval \*\*Annual Percentage Rate | See credit union for details.

**Five summer financial scams to watch out for**

As temperatures rise, so do scam attempts. Scammers love to take advantage of summer distractions like vacation planning, seasonal jobs, and travel deals. Here are some of the most common summer financial scams. We’ve got you and wanted to make sure each of our members are protected – and aware.

1. **Vacation rental scams** – Scammers post fake listings with stunning photos at too-good-to-be-true prices, asking for deposits via cash apps or wire transfers. Make sure to only book through trusted platforms and avoid paying outside the site.
2. **Travel deal phishing** – You might get emails or texts offering “free” cruises or exclusive getaway deals—just pay a small fee. Ignore unsolicited offers, especially if they ask for personal info or payment upfront.
3. **Fake event tickets** – Concerts, festivals, and sports games are big targets for counterfeit tickets sold on unofficial sites or social media. Make sure to always buy from verified sellers or the venue itself.
4. **Seasonal job scams** – High school and college students looking for summer work are often targeted with fake job offers that ask for bank info or upfront payments for training. Research the company and never pay to apply or work.
5. **Home improvement scams** – With more people upgrading their homes, scammers pose as contractors, take deposits, and disappear. Get multiple quotes, verify licenses, and never pay the full amount up front.
6. **Event Parking Scams** – Scammers pose as parking attendants near popular venues—like stadiums, concert halls, or festivals—and charge drivers to park in unauthorized or even free public spaces. Only pay for parking through the event’s official site or verified apps.
7. **QR Code Scams** – Scammers use fake or malicious QR codes to trick people into visiting fraudulent websites, downloading malware, or giving away personal and financial information. Inspect the codes before scanning and double check the web address you link to before clicking.

Scammers count on people being too busy or distracted to notice red flags that could lead to your banking information being compromised or inadvertently giving access to your mobile devices upon scanning. A little caution can save you a lot of money and stress this summer.

Also remember, if you receive an email, phone call, text asking for your personal information we will not do that. As a member we have your information – and your best interest at heart. If you are suspicious call us to verify before allowing your information to be shared. Be safe. Be aware.

A GOOD …FINANCIAL MOVE

