

# OnTrack



FEDERAL CREDIT UNION

*Your Destination for Member Preferred Federal Credit Union News.*



## Cure the winter bill blues!

**Transfer your loans to a Member Preferred Loan to help you save.**

The holidays are behind us, and as enjoyable as they were, you may now be facing a number of outstanding balances on one or more credit cards. So start the new year off by taking control of your debts and consider transferring your balances to a Member Preferred Signature Loan.

### Benefits include:

- Low-rate loan options for unsecured or secured loans
- Easy online application
- Easy online banking and account access for hassle-free payment

Contact us today to find out how consolidating your debt can save you time and money!

## Skip-A-Pay Loan

During November, December, and January, we're offering you the chance to skip a loan payment so you can enjoy some extra cash for all your holiday shopping.

With only a \$25 service charge per loan, our Holiday Skip-A-Payment option is a great way to put a little extra cash in your wallet this season!

Call us at 817.222.2288 or stop by the branch to see if you qualify.



# Searching for a better return on your hard-earned dollars?

**Member Preferred is here for you!**

**12-month CD**      **24-month CD**  
**1.51%<sup>APY\*</sup>**      **2.02%<sup>APY\*</sup>**

*For a limited time only, a \$500 minimum required.*

To open your CD account, call us at 817-222-2288 or stop by the branch.



## Enjoy the World of Member Preferred Online Banking!

We know that our members stay as busy as we do and that's why we're offering the convenience and flexibility of 24-hour FREE online banking.



Call or stop by the branch to get started today!

### Holiday Closings

New Years Day  
Thursday, January 1  
Martin Luther King Jr. Day  
Monday, January 19

### Contact Us

340 Blue Mound Rd., Ste 342  
Saginaw, Texas 76131  
phone: 817-222-2288  
fax: 817-222-2299  
audio response: 817-232-9932

### You can use online banking to:

- Apply for a loan
- View account information
- Make account transfers
- View statements
- Set up account alerts
- Initiate stop payments
- And much more!



National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.