



October 1, 2016

Dear Valued Members,

We are pleased to make an exciting announcement that marks a milestone in our credit union's history. Mississippi Telco Federal Credit Union will be changing its name to Rivertrust Federal Credit Union. The process of changing our name will begin on November 1, 2016.

In the last few years it has become apparent that we must adopt a new name for our credit union that more accurately reflects and identifies with all the members we serve. This decision emerged as a result of the vision of our board of directors and employees. Mississippi Telco Federal Credit Union is a very well capitalized and strong credit union so we feel now is the best time to position ourselves for future growth.

Mississippi Telco Federal Credit Union is very proud of our history and heritage. We remain committed to our original founders and owners of our credit union. You are and always will be the most important reason for our credit union's success. Our name is changing but our employees and high level of service will continue as it has always been. We have built Mississippi Telco Federal Credit Union on your loyalty. Thank you for your support and confidence in us. We will always remain committed to the credit union motto of "People Helping People".

This new milestone in our history is exciting. You are invited to share in the celebration as we embark on this new journey together. A "Frequently Asked Questions" sheet is attached to this letter to help address any questions you may have regarding this announcement. For further inquiries, please call us at 601-664-2085.

Sincerely,

A handwritten signature in black ink that reads 'Kevin Long'.

Kevin Long
President / CEO

Sincerely,

A handwritten signature in black ink that reads 'E.E. Robinson'.

E.E. Robinson
Chairman of the Board

Frequently Asked Questions

Q: What is the Credit Union's new name?

A: As of November 1, 2016, Mississippi Telco Federal Credit Union will be known as Rivertrust Federal Credit Union.

Q: Why are you changing the credit union name?

A: The name "Mississippi Telco Federal Credit Union" suggests that we only serve the telecommunications community. The new name is a better reflection of the broad array of members we serve throughout the state of Mississippi.

Q: Is the name change the result of a merger?

A: No. The credit union is not being merged with another financial institution. The credit union will continue to operate in exactly the same way, under the same board of directors and staff members whom you have come to know and trust.

Q: Will my account number(s) change or do I need a new membership card?

A: No. Your account(s) will stay the same and your membership card with your account will still be valid.

Q: Will I have to change my checks and/or debit card?

A: No. Your checks and debit cards will still work. As you order new checks or debit cards, you will receive the change showing the credit union's new name.

Q: Will my credit card still work?

A: Yes. It will work and when it is time to renew the card, you will receive your card reflecting the new name.

Q: Will I have to re-enroll in Online or Mobile banking?

A: No. Everything will stay the same.

Q: How will I find the credit union website?

A: For a long period of time, our current website will continue to work. As we roll out our new website, the current website will forward you to the new website, www.rivertrustfcu.com

Q: Will the telephone number stay the same?

A: Yes. Our local number 601-664-2085 will remain the same.

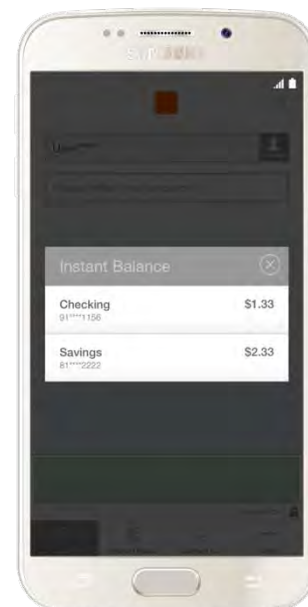
Q: Will the hours be changing?

A: No. Our lobby and drive-thru hours will remain the same.

Q: What does the new logo look like?

A:





View account info from the login screen.

No password, no waiting.

Want to take a quick peek at your account balance? Our new Instant Balance feature lets you view up to six accounts right from the login screen of our mobile app—no password necessary.

Just tap the **new Instant Balance button** in the top right corner of the login screen to begin the setup process. *It's that easy!*

Download the latest version of our mobile app to get started.



Dividends

Regular Shares, IRA Shares, Money Market and Checking subject to change quarterly. Term Share Certificates subject to change weekly. Call or visit our website for current rates and terms.

Description of Account	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
Shares (Savings)	\$10.00	0.10%	0.10%	quarterly
	\$1,000.00	0.20%	0.20%	quarterly
	\$5,000.00	0.30%	0.30%	quarterly
Share-Draft (Checking)	\$30.00	0.05%	0.05%	quarterly
	\$1,000.00	0.10%	0.10%	quarterly
	\$5,000.00	0.20%	0.20%	quarterly
IRA Savings	\$100.00	0.10%	0.10%	quarterly
	\$1,000.00	0.20%	0.20%	quarterly
	\$5,000.00	0.60%	0.60%	quarterly
Money Market	\$5,000.00	0.50%	0.50%	quarterly

Term Share Certificate & IRA

Description of Account	Minimum Deposit to Open	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
91 Day Certificate	\$1,000.00	0.35%	0.35%	maturity
6 Month Certificate	\$1,000.00	0.50%	0.50%	maturity
12 Month Certificate	\$1,000.00	0.80%	0.80%	maturity
18 Month Certificate	\$1,000.00	0.90%	0.90%	quarterly
24 Month Certificate	\$1,000.00	1.10%	1.10%	quarterly
30 Month Certificate	\$1,000.00	1.40%	1.41%	quarterly
60 Month Certificate	\$1,000.00	1.90%	1.91%	quarterly

Board of Directors

E.E. Robinson,
Chairman
D.L. May,
Vice Chairman
Lydia Hood,
Secretary
Harry Black,
Treasurer
Kim Sadler
Robert Gooden
Audrey Harris
Joe Pierce
D.M. Cox
S.K. Lott
Randall Harris

Supervisory Committee

S.K. Lott, Chairman
Michael Crocker,
Member
George Ferguson,
Member

Cornell Smith,
Member
Kerry Scimeca,
Member

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Kevin Long,
President/CEO
Keith Wilson,
Executive Vice
President
Rob Loflin, V.P.
Lending

Michelle Omerza,
V.P. Operations

Alana Miles,
Marketing Director

Michael Rucker,
Sales Manager

Amanda Loomis,
Member Relationship Manager

Member Relationship Specialists

Subrena McLaurin
April Seavey
Jennifer Aycox
Katherine Hayes
Dawn Williams
Chasity Dearman
Melissa Little
Allie Haller

Mortgage Loans Rates - Subject to change daily. Call or visit our website for current rates.

*APR = Annual PCT Rate

New Vehicle Loans as low as 1.50% APR* Used Vehicle Loans as low as 1.50% APR* Signature Loans as low as 5.50% APR*

Notice: CreditLine is an official publication of MS Telco Federal Credit Union and is prepared for the purpose of general information about financial news and related subjects. This newsletter serves as official notice to the Credit Union membership of all matters contained within.

Make Sure You're Getting Your Mail!



You can update your email address by calling **601.664.2085** or by sending an email to **alana@mstelco.org**.

Phone
601.664.2085

Fax
601.664.9717

Mississippi Telco Federal Credit Union



409 Riverwind Drive
P.O. Box 97997
Pearl, MS 39288-7997



Audio
800.445.0372

Web Site
www.mstelco.org

NAME: _____ **DATE:** _____

Mail or fax completed Word Search to MSTFCU by December 31, 2016.

Three winners will be drawn at random from all entries and will win \$25.

Famous Rivers

G	E	L	A	Q	Z	D	V	N	A	T	G	P	W	K
L	V	Y	V	N	D	K	O	Z	O	Q	E	Z	K	S
J	I	H	F	C	P	Z	W	N	I	O	Z	D	C	E
E	U	P	H	R	A	T	E	S	Q	R	S	V	O	G
L	S	C	P	M	W	Y	V	T	S	I	E	R	R	N
I	F	V	A	I	J	T	E	W	T	N	I	Z	G	A
N	B	E	O	G	S	B	N	R	I	O	N	L	R	G
Z	C	A	H	Z	U	S	G	H	G	C	E	C	Z	L
R	D	H	C	N	D	Y	I	R	R	O	S	V	M	X
I	L	O	A	C	S	D	N	S	I	M	I	U	Y	B
V	D	D	G	E	W	G	S	F	S	R	H	I	N	E
B	P	G	M	N	N	G	F	U	N	I	M	M	A	N
K	Z	A	T	N	O	K	U	Y	D	J	M	U	P	H
X	H	G	S	I	F	C	A	Q	H	N	U	E	D	X
T	Q	M	E	K	O	N	G	Y	P	L	I	O	D	L

AMAZON
CONGO
DANUBE
EUPHRATES
GANGES
INDUS
MEKONG
MISSISSIPPI
NILE
ORINOCO
RHINE
SEINE
THAMES
TIGRIS
YUKON

July Winners: Collin Seth Bridges, Selena Young, and Debbie Ivy