



MyCommunity

FEDERAL CREDIT UNION

People Helping People ■ First Quarter 2009



Scholarship Application Deadline Approaches

Students wanting to apply for a \$2,000 Crossroads Scholarship will have until close of business February 28, 2009 to submit their application. If mailed, the package must also be postmarked February 28, 2009.

Five scholarships will be awarded. Winners will be announced at the 2009 Annual Meeting, and will be honored at a reception in May.

Eligibility Requirements are:

- Must have an active account, in good standing for thirty continuous days (satisfied by Feb. 28, 2009)
- Earn a minimum of 12 credit hours per semester or enrolled as a full-time student at an accredited educational institution.
- Awards must be used for 2009-2010 academic year.
- Recipients must maintain relationship with MCFCU throughout award period.

Applications can be picked up at any branch office or can be printed out at www.mycommunityfcu.com.

Mark Your Calendars

The 57th My Community Federal Credit Union Annual Meeting is set for 6:30 p.m. April 24, 2009 at The Horseshoe Arena. As always, the event is free to members; however, a \$2.00 ticket is required for the BBQ dinner.

More than 1,800 members attended last year's meeting, where more than \$10,000 in cash was given away, and Midlander, Veronica Chavez, was the recipient of the 2007 Volkswagen Beetle. A 2008 Mazda Tribute will go to one lucky member this year. Tickets for the Annual Meeting BBQ dinner go on sale April 1, 2009.

For official rules and details, visit our website at www.mycommunityfcu.com.



Committee Announces Board Candidates

The 2009 slate of board candidates have been selected. They are:

- Steve Shockley, Incumbent
- Debbie Corey, Incumbent
- Cliff Collyer, Incumbent
- Bob Billhimer, Incumbent
- E.B. Murphy, Incumbent

If you are interested in submitting a name for consideration you must (1) request a formal petition and (2) collect signatures from 500 eligible voters prior to February. 20. **Nominations will not be taken from the floor.**

For any additional information or to receive a petition, please contact Kellie Hill in the marketing department at 687-8454.

Remember Your IRA Contributions

If you haven't reached the \$5,000 IRA contribution maximum for 2008, remember you have until April 15, 2009 to do so. For those over 50, you can add an additional \$1,000, for a total of \$6,000 annually. For tax purposes, the fair market value of your IRA is the balance as of December 31, 2007.

Free Tax Services Available (for qualified individuals)



Don't stress over your 2008 tax preparation. Let us help! Every Saturday during the month of February MCFCU will have certified tax preparers on hand to assist with filing your taxes. All returns are prepared electronically, so members taking advantage of the service will receive their refunds in half the time of returns filed on paper – even faster if you have your refund deposited directly into your account. **Some restrictions do apply and appointments are required.**

In conjunction with our Tax Service, MCFCU will host a Shred Day. All members are invited to bring up to three shoe boxes of documents to shred. There is no cost. Simply bring your papers, DVDs, CDs, VHS tapes, stapled or spiraled documents.

9a.m. to 11a.m.
February 7, 2009
Main Branch at 600 W. Louisiana

All questions regarding the tax or shredding services can be directed to the marketing department at 687-8426.

When Times Are Tough, We Can Help

If the slowing economy has started to affect your checkbook, now may be a good time to reevaluate your budget. If shedding the excess entertainment and dining expenses aren't enough to get your finances back on track, remember MCFCU can help. The key to receiving stress relieving help is to talk to an MCFCU representative before you begin to fall behind on your payments. Some available options may be refinancing your loans at a better rate, loan consolidation or even applying for a home equity loan. We do not recommend that you wait until you fall behind or seek the help of a high-interest, payday lender. Call us today!



MAIN OFFICE

600 W. Louisiana
Midland, Texas 79701

Phone 432.688.8400
Odessa 432.362.0355
Fax 432.688.8416

NEW – BIG SPRING BRANCH

4001 N. Big Spring

MIDKIFF BRANCH

912 N. Midkiff Drive

CORNERSTONE BRANCH

4400 N. Midland Drive

GRANDVIEW BRANCH

2103 N. Grandview
Odessa, TX 79761

LOBBY HOURS

All locations

Mon, Tues, Thurs:

9 am to 5 pm

Wed: 10 am to 5 pm

Fri: 9 am to 6 pm

Sat: (Cornerstone & Midkiff)

9 am to 1 pm

AUDIO TELLER

432.688.8412

432.367.5492

800.499.1405

DRIVE THRU HOURS

All locations

Mon – Thurs: 7:30 am to 5:30 pm

Fri: 7:30 am to 6 pm

Sat: 9 am to 1 pm

HOLIDAY SCHEDULE

All locations will be closed in observance of the following holidays:

Martin Luther King, Jr. Day

Monday, January 19, 2009

President's Day

Monday, February 16, 2009

FINANCIALS

As of October 31, 2008

Number of Members 26,380

Number of

Checking accounts 13,457

Assets \$214,735,189

Deposits \$186,418,673

Loans \$169,320,131

Capital \$23,898,481

BOARD OF DIRECTORS

Cliff Collyer, Chairman

Robert Billhimer, Vice-Chairman

Elizabeth Casbeer, Secretary

E. B. Murphy, Treasurer

Joe Gonzalez

Deborah Corey

Lorenzo Ramirez

Steve Shackley

Sharon Tischer

James Fleming

TOUR OUR WEBSITE FOR YOUR NEXT LOAN!

www.mycommunityfcu.com

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