



MyCommunity

FEDERAL CREDIT UNION

People Helping People ■ Third Quarter 2009



MyCommunity
FEDERAL CREDIT UNION
People Helping People
www.mycommunityfcu.com

Drive Through Summer in Style

If your summer plans include purchasing a new or used auto or recreational vehicle, or refinancing what you already have with another lender, you can count on My Community Federal Credit Union to save you money.

We are now offering the best rates ever!



RECEIVE A 1.0% CASH REBATE WITH YOUR AUTO LOAN!!

(Available at time of closing.)



NCUA
This Credit Union is federally insured by the National Credit Union Administration.

*APR- Annual Percentage Rate with direct deposit and automatic payment transfer. Rates based on term, credit history, and collateral. A loan amount of \$15,000 at 3.99% for 36 months would have an approximate monthly payment of \$442.85. Rates are effective as of 07/01/09. Rates are subject to change at any time. 1% cash back offer valid for auto and recreational vehicle loans applied for July 1- August 31, 2009. Automatic loan payment transfer and direct deposit required for cash back incentive. Incentive will be posted to member's account at loan closing. Cash back total up to a maximum of \$200. Ask a Member Service Representative for details.

Attention Members: New Saturday Hours

Beginning in July, all branch lobbies will be closed on Saturday. Drive Thru service will be offered at the Midkiff, Big Spring St. and Grandview locations only.

We encourage you to take advantage of some of the great services we offer, like: Direct Deposit, Home Banking and Online Bill Pay.

These services are offered with your convenience in mind because they will save you time, gas and money. Enroll today.

Kids Learn Safety at Bike Rodeo

My Community Federal Credit Union gave away 119 helmets and six new bicycles at the May 16th Bike Safety Rodeo at the Scharbauer Sports Complex. The nearly 200 children and adults who attended the event were treated to a hotdog lunch, jumpers, games, other activities, and entertainment.

We would like to thank the Midland Police Department, the Texas Department of Transportation, Peyton's Bikes and the Permian Basin Bicycle Association for partnering with MCFCU to provide hands on bicycle safety instruction to children of all ages.



The PBBA and Peyton's inspected each bike and made the necessary adjustments. Members of the MPD fitted children for helmets and the MPD bicycle patrol guided children through a safety course while instructing them on proper cycling procedures.

This was the first time the Credit Union hosted the event in the city of Midland.

Greatest Loser Produces Big Winners

After twelve life-changing weeks, the Staff Members' Greatest Loser Competition is over. And while the Red Team walked away as the winner on record, both teams accomplished great losses. Staff members participating were:

Red Team:
 Michelle Floyd
 Kristi Langston
 Hilda Gonzales
 Ann Rodriguez
 Elizabeth Armas
 Combined weight loss – 113.3 lbs Combined body fat loss – 23.3%

Blue Team:
 Pam Baca
 April Smith
 Ginelle Quintana
 Randa Taylor
 Blanca Valdespino
 Combined weight lost was 80.30 lbs. Combined body fat loss - 16.10%
 Congratulations to all of our participants!

Members' Competition

MCFCU board and staff members would like to thank the credit union members who submitted applications for the Greatest Loser Competition. Judges waded through dozens of compelling entries. The two teams have been selected. Those selected for the competition have been notified. Those names were not available at press time. You can view names on our Website after July 5, 2009.



Upcoming Events

- July 31 Blood Drive at the Main Branch
9 a.m. to noon
- August 20 Estate Planning Education Class
6:30 p.m. at the Big Spring St. Branch

July is Member Appreciation Month

From 11 a.m. until 1 p.m. each Friday during the month of July, MCFCU will offer its members free hotdog lunches at one of its five branches. The location of the lunches will change each week, so be sure to verify.

- July 3 Big Spring St. Branch
- July 10 Midkiff Branch
- July 17 Grandview (Odessa)
- July 24 Cornerstone
- July 31 Main Branch

Also, at the July 31 lunch, MCFCU will again team up with United Blood Service and sponsor a blood drive. Blood supply for this area is very low and we could use your help. If you'd like to donate blood and help save a life, please contact Catherine at 687-8426 or email her at catheriner@mycommunityfcu.com.

See You at the Finish Line!

You are invited to participate in the Permian Basin's only Marathon. Sponsored in part by My Community Federal Credit Union and Cross-Roads Fellowship, the CrossRoads Marathon is set for October 3, 2009. The event will also host a 1/2 marathon, 5K Run and a Kid's Race. Logon to www.crossroadsmarathon.com for registration and other information. All entries must be submitted by September 28, 2009.

This event is a Boston Marathon qualifier.



MAIN OFFICE

600 W. Louisiana
 Midland, Texas 79701
 Phone 432.688.8400
 Odessa 432.362.0355
 Fax 432.688.8416

BIG SPRING BRANCH

4001 N. Big Spring St.,
 Midland, Texas

MIDKIFF BRANCH

912 N. Midkiff Drive
 Midland, Texas

CORNERSTONE BRANCH

4400 N. Midland Drive
 Midland, Texas

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

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
These locations only
 Midkiff
 Big Spring St.
 Grandview

MY 24/7 TELEPHONE RESPONSE SYSTEM

432.688.8412
 432.367.5492
 800.499.1405

HOLIDAY SCHEDULE

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

Independence Day
 Saturday, July 4, 2009
Labor Day
 Monday, September 7, 2009

FINANCIALS

As of April 30, 2009
Number of Members 26,804
Number of Checking Accounts 13,229
Assets \$233,210,236.77
Deposits \$211,080,113.74
Loans \$162,197,833.99
Capital \$18,521,103.32

BOARD OF DIRECTORS

Cliff Collyer, Chairman
 Robert Billhimer, Vice-Chairman
 Elizabeth Casbeer, Secretary
 Deborah Corey, Treasurer
 Joe Gonzalez
 Lorenzo Ramirez
 Steve Shockley
 Sharon Tischer
 James Flemming

TOUR OUR WEBSITE FOR YOUR NEXT LOAN!

www.mycommunityfcu.com



© 2009 Credit Union Resources, Inc.
 All Rights Reserved. 09-0315

