



# My Community

FEDERAL CREDIT UNION

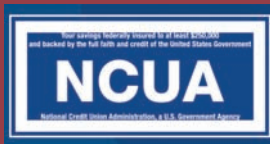
*People Helping People* ■ Fall 2011



## Tired of Paying the High Interest Rate You Received at the Dealer?

Now is the time to refinance your auto loan with My Community FCU with rates as low as 2.45%APR\*.

\*APR = Annual Percentage Rate with checking, savings, e-statements and automatic payment. Rates are based on term, credit history and collateral. A loan amount of \$10,000 @ 2.45% for 36 months would have an approximate payment of \$288.41. Rates are effective as of 10-1-2011 and are subject to change at anytime. All loans are subject to credit approval.



## Santa Day is Coming!



On Friday, December 9, 2011 you will have an opportunity to meet Santa and have a picture taken with him for free from 3pm-5pm. This is a free event, but we are asking that you bring canned goods to donate to the West Texas Food Bank. There will be free activities: face painting, making reindeer food and creating an ornament picture frame!

## 'Tis The Season to be Jolly

Don't get trapped by another high interest rate department store card! Save big with My Community FCU's low interest rate credit card today. Apply online, over the phone or stop by any of our five convenient locations and speak with our friendly staff.



# Member Success Story: How My Community helped me turn my lemon into lemonade

In April 2007, I came to My Community with a request to borrow the funds necessary to fix the transmission on a car that I had just purchased. When I bought the car, I certainly did not expect to be borrowing again to get it into running condition. I had problems with the car from the moment I bought it. I shared my story with the branch manager, Cesar Tarin, in an effort to explain why I needed this loan so desperately at the time. This car was my only form of transportation. Cesar listened to my story and then suggested I contact the dealer to inform him of the issues I had with the car and to see if I could bring this obvious 'lemon' back to the dealership and rescind the loan. I was able to drop the car back off with the dealership. Cesar then helped me buy another vehicle that was more affordable and worked! This was four and a half years ago and I am four payments away from paying the car off. I am so grateful to Cesar and My Community for their guidance and support in a time when I truly needed it.

*Alice Fay Austin*



## Employee of the Month

Congratulations to these  
Extraordinary Employees:

July: Genene Welborn  
August: Sergio DeLeon  
September: Cesar Tarin

## My Crossroads Scholarship

The time is approaching for My Community FCU's Crossroads Scholarship. Check in at [www.mycommunityfcu.com](http://www.mycommunityfcu.com) for coming details



October 20<sup>th</sup> is international Credit Union Day. Credit Unions were formed by people looking to served the best interest of people instead of serving the best interest of stockholders. This year to keep that spirit going, we are asking for you to help by dropping off canned goods at any of our locations from now until October 20<sup>th</sup>. All items will be donated to the West Texas Food Bank.

The 60th My Community FCU Annual Meeting is scheduled for April 20, 2012. The Board of Directors seeking reelection at the 2012 meeting are: Steve Shockley, Deborah Corey and Teresa Clingman. If you are interested in seeking election, you must request a formal petition and collect 20 or more eligible signatures prior to February 29, 2012. For additional information, please contact Kellie Hill at (432) 687-8454.

### 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

Main  
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:

**Columbus Day**  
October 10, 2011

**Veterans Day**  
November 11, 2011

**Thanksgiving Day**  
November 24 & 25, 2011

**Christmas**  
December 24, 25 & 26 2011

### FINANCIALS

As of August 31, 2011

**Number of Members** 23,858

**Number of**

**Checking Accounts** 16,256

**Assets** \$227,426,224

**Deposits** \$200,348,259

**Loans** \$114,114,549

**Capital** \$24,155,957

### BOARD OF DIRECTORS

Deborah Corey, Chairman  
Robert Billhimer, Vice-Chairman  
Terry Youngblood, Secretary  
Joe Gonzalez, Treasurer  
Teresa J. Clingman  
Elizabeth Casbeer  
Steve Shockley  
Sharon Tischer  
James Fleming

**TOUR OUR WEBSITE FOR YOUR  
NEXT LOAN!**

[www.mycommunityfcu.com](http://www.mycommunityfcu.com)



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