



MyCommunity

FEDERAL CREDIT UNION

People Helping People

■ FALL 2008

Your Money is Safe at My Community FCU

Credit union capital is near an all-time high. Capital-reserves plus undivided earnings-is the safety cushion that protects against loss. It allows credit unions to survive recessions or turbulent financial markets. Thanks to federal insurance, members' shares are backed by the full faith and credit of the U.S. Treasury. There's no better time to be a credit union member. Virtually all credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF), which insures savings of at least up to \$100,000 per account. Credit unions remain the low-cost, high-return providers of products and services. They are nationally recognized for having steered clear of the subprime mortgage mess by lending responsibly and holding more of their mortgage loans.

New Branch on Big Spring



Grand Opening Kickoff

Come visit us at our new branch, 4001 N. Big Spring during our Grand Opening, October 6 - 10 and register to win great prizes.*

Each day there will be a different drawing including our Grand Prize of 4 Cowboy's Football Tickets. *One entry per day per person.

You are welcome to bring your friends and family to our grand opening events. Stop by each day to enter to win daily drawings.

**One entry per day per person. Must be 18 or older to participate in drawing. Employees of MCFCU not eligible to win.*

Grand Opening Events

October 6 – Kick Off Day

Free Footballs – Free Cookies – Daily Drawing

October 7 – Tail Gate Party

5pm Ribbon Cutting – Free Entertainment – Free Hot Dogs – Daily Drawing

October 8 – Pep Rally Day

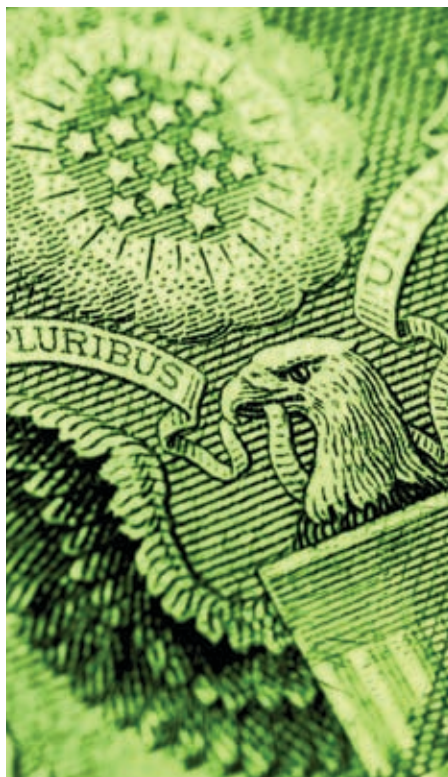
Free Megaphones – Free Popcorn – Daily Drawing

October 9 – Team Spirit Day

Free Noise Makers – Face Painting – Daily Drawing

October 10 – Touch Down Day

Free Coffee Mugs – Free Popcorn – Grand Prize Cowboy's Football Tickets



Kid Print Day



Once again, My Community FCU will be hosting "Kid Print Day" at our new Big Spring location, Saturday, October 25, 2008 from 10:00 a.m. to 1:00 p.m. Our staff, the Sheriff's Department and the Midland Police Department will assist each child in completing an Identification Kit, which includes fingerprinting, a current picture of the child, and a DNA sample. Parents are encouraged to participate in the activities. Cookies and punch will be served and each child will be given a Halloween safety bag.

FREE Member Education Classes



We are offering a FREE financial education class to teach tips on car buying. It will be held at our new Big Spring branch for our members on November 13, 2008. Buying a new car is a major financial decision. Come to the class to learn how you can get the right car for you at the best rate. Space is limited, so contact the Marketing Department at 432.687.8454.

Breakfast with Santa

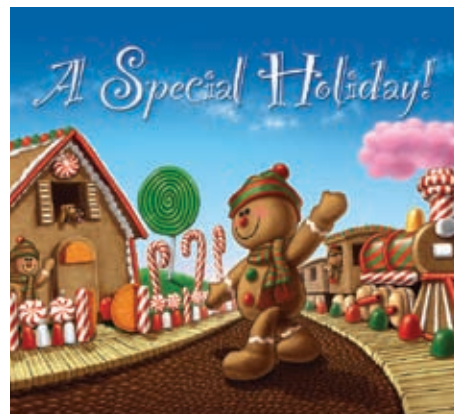
Bring your kids and camera to see Santa on Saturday, December 6, 2008 from 9 a.m. to 11 a.m. at our new Big Spring branch. There will be treats for the kids and fun activities including making ornaments, face painting and photos with Santa.



Crossroads' Scholarships

Who couldn't use some extra cash to help pay for college? The credit union will award five \$2,000 scholarships to members that qualify. Awards will be based on academic achievement, writing assessments, recommendations, and transcripts, as well as the student's potential, character, leadership, and financial need. Come by one of our five locations to pick up an application form, or visit us online at www.mycommunityfcu.com for more details.

Holiday Loans



We are offering a special holiday loan which runs from November 1, 2008 to December 31, 2008. Need a little extra holiday cash? Receive up to a \$2,000 holiday loan for 12 months, all at a great rate. Visit one of our five convenient locations to apply for the holiday loan 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:

Columbus Day
Monday, October 13, 2008
Veterans Day
Tuesday, November 11, 2008
Thanksgiving Holiday
Thursday, November 27, 2008
Friday, November 28, 2008
Christmas
Thursday, December 25, 2008
New Year's Day
Thursday, January 1, 2009

FINANCIALS

As of July 31, 2008
Number of Members 31,981
Number of Checking accounts 18,144
Assets \$202,418,279
Deposits \$175,261,796
Loans \$157,320,629
Capital \$22,408,641

BOARD OF DIRECTORS

Cliff Collyer, Chairman
Robert Billhimer, Vice-Chairman
Elizabeth Casbeer, Secretary
E.B. Murphy, Treasurer
Joe Gonzalez
Deborah Corey
Lorenzo Ramirez
Steve Shockley
Sharon Tischer
James Fleeming

TOUR OUR WEBSITE FOR YOUR NEXT LOAN!

www.mycommunityfcu.com

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