



# MyCommunity

FEDERAL CREDIT UNION

*People Helping People* ■ Second Quarter 2009

## Don't Fall Prey to Payday/ Title Loan Companies



You've heard the old adage, "if it sounds too good to be true, it probably is." Well, it's true and it applies to the family-friendly advertisements of Payday and Title Loans.

While many of these companies boast of having your best interest in mind, their rates and penalties prove otherwise. Unsuspecting individuals in need for cash in a hurry have bound themselves to deals that cost them as much as 200% in interest, which makes the loan more of a hardship than a help. Remember, if you are experiencing a rough time, My Community FCU has several options to help you. Call us today at 688-8400.

### Ways MCFCU Can Help You

- Loan Consolidation
- Refinancing
- Score Right  
(assistance with increasing your credit score)
- Skip-A-Payment
- Home Equity

## Annual Meeting Continues Tradition of Fun, Food and Great Prizes

If you've never attended the MCFCU Annual Meeting, this year would be a great time to start. Besides meeting the staff and volunteer board members, you can learn new information about this financial institution, the direction our leaders are taking us during this economic swing and on what kind of help you can expect from us if you are experiencing some financial setbacks. Most importantly, by attending this event, you become eligible to **WIN BIG!**

Cash prizes will be given away, as well as a 2008 Mazda Tribute. Every member in attendance who is in good standing with the Credit Union is eligible to win. There is NO fee to attending the meeting; however, to enjoy the barbeque dinner prepared by the Odessa Chuck Wagon Gang a \$4 ticket is required. Tickets can be purchased through April 15<sup>th</sup> at any branch lobby, while supplies last.

In 2008, approximately 2,000 members attended the Annual Meeting. Midlander, Veronica Chavez drove away in a 2007 Volkswagen Beetle.

■ **Friday, April 24, 2009 at 6:30 p.m.**

■ **THE HORSESHOE - Cotton Flat Road & I-20**

- Odessa Chuck Wagon Gang will be served for \$4.00 per plate.
- Entertainment includes: Jumpers for children, Midland College Jazz Band, Ms. Motzy the Clown and Rocky the RockHound.



# Get Ready "Fore" Some Fun



The 3rd Annual MyCommunity FCU Charity Golf Tournament, benefiting the Make-A-Wish Foundation, is set for Saturday, June 20, 2009 at Midland's Hogan Park. The four-man scramble has an 8 a.m. shotgun start.

In 2008 more than 150 golfers participated in the charity event, which raised \$18,000. The funds granted two wishes. Thirteen-year-old Crystal Mercado of Odessa, was granted the wish of training with dolphins. Crystal and her mother, Denia, traveled to Marathon, Florida where they spent two days at the Dolphin Research Center. There, Crystal was able to get hands-on experience, learning about dolphin behavior.

Join us for great golf, food and fun as we continue to grant wishes for deserving young West Texans. Register a team or help sponsor a wish for a child. Call today, 687-8426 or email [catheriner@mycommunityfcu.com](mailto:catheriner@mycommunityfcu.com).

\*The deadline for sponsorship is June 15

\*Team Registration Deadline is June 18

## Rodeo Teaches Bicycle Safety Rules

With sunny weather comes outdoor play, and for many children riding bikes will be an everyday joy. So, to help them have a safe summer, My Community Federal Credit Union will host its 2<sup>nd</sup> Bicycle Rodeo, 11 a.m. to 3 p.m., Saturday, May 16 in the parking lot of the Scharbauer Sports Complex.

This fun-filled event will feature a maze through which children will bike while practicing proper hand signals. MCFCU and representatives from the Midland Police Department will measure children for helmets and while supplies last, each child will be given a helmet.

Other fun activities will include a drawing for two new bikes, food, drinks, jumpers and a BMX demonstration. The MPD is also inviting parents/guardians to bring their child's bike and have their child's name engraved on it.

For more information call the MCFCU marketing department at 688-8400.

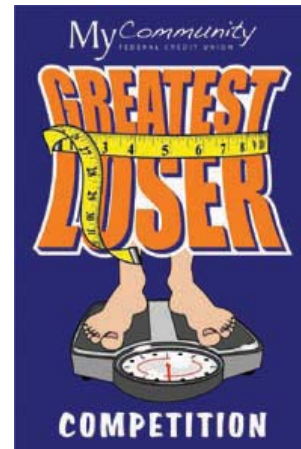
## We're Celebrating Our Members

The month of July has been designated MCFCU Member Appreciation Month. Keep a lookout for special give-a-ways and activities. Every Friday during the month MCFCU will provide hotdogs, chips and drinks for members at one of its five locations. Be sure to check with the tellers and Member Service Reps to find out the locations. Supplies will be limited, come early.

### Weight Loss Competition

My Community FCU has teamed with Gold's Gym to sponsor a weight loss competition for MCFCU members. In a 12-week contest, two teams of five will compete for the title of "Greatest Loser." Each team will compete under the direction of certified trainers and will meet three times a week for workouts.

Pick up an application at any of the five branch lobbies beginning June 1 through June 15, 2009. For more information call 687-8426.



#### 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  
Sat: (Cornerstone & Midkiff)  
9 am to 1 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

#### 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:

Memorial Day  
Monday, May 25, 2009

#### FINANCIALS

As of January 31, 2009  
Number of Members 26,805  
Number of  
Checking accounts 13,533  
Assets \$223,989,808  
Deposits \$195,840,978  
Loans \$170,233,898  
Capital \$24,500,930

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



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