



My Community

FEDERAL CREDIT UNION

People Helping People ■ Fall 2010

Home Equity Loans Starting at 4.00% APR**

*Receive 10% off at Lowe's Home Improvement when you finance a Home Equity Loan with My Community FCU.

*10% discount certificate will be given at time of funding and is good for a single-receipt purchase up to \$5,000. Limit one per household and cannot be used in conjunction with any other coupons. Coupons will be void if copied or reproduced. **APR= Annual Percentage Rate. An APR of 4.00% would yield an approximate monthly payment of \$18.42 per \$1,000 financed. Rates subject to change daily. All loans are subject to credit approval.



Let's Build Something Together

Are you doing work around the house and need more cash flow now? Come in to the Main Branch (located at 600 W. Louisiana) today and apply for a Home Equity Loan. When you are approved you will receive a coupon good for 10% off at Lowe's Home Improvements stores. The coupon is good for a single ticket purchase up to \$5,000.000.

My Crossroads Scholarship

We are now accepting applications for the MCFCU Crossroad Scholarship. Applications are available at each of our five branch lobbies or online at www.mycommunityfcu.com. A \$2,000 scholarship will be awarded to five students. The deadline to submit applications is 5pm Monday, February 28, 2011.



**Need Cash? Apply for
a Holiday Loan.
Take 12 months to repay.**

Score Big

Check out our low rates on Used Vehicles (2005 & Older). Apply online, stop by any of our 5 locations or call today!

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Score Big on Used Auto Loans With Interest Rates as low as 3.50% APR*

*APR= Annual Percentage Rate with direct deposit and automatic payment. Rates based on term, credit history and collateral. A loan amount of \$10,000 @ 3.50% for 36 months would have an approximate monthly payment of \$293.03. Rates effective as of 10/1/2010 and are subject to change at anytime. All loans are subject to credit approval.

NCUA

Santa Is Coming!

On Friday, December 3, 2010 we will have an opportunity for your child(ren) to meet Santa and have a picture taken with him for free from 3pm-5pm. There will be free activities: face painting, making reindeer food and creating an ornament picture frame!



MyCommunity would like to recognize:

Congressman Randy Neugebauer: Credit Union Friend!



Fought efforts to have YOU pick up the tab for retailers through debit cards and interchange fees.



Visit www.CUVoice.com to thank Congressman Neugebauer for standing strong with your Credit Union.

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 loan staff.

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 11, 2010
Veterans Day
November 11, 2010
Thanksgiving
November 25 & 26, 2010
Christmas Eve
December 24, 2010
Christmas Day
December 25, 2010
New Year's Day
January 1, 2011

FINANCIALS

As of July 31, 2010
Number of Members 23,554
Number of Checking Accounts 11,387
Assets \$224,227,960.67
Deposits \$198,832,859.00
Loans \$132,563,941.35
Capital \$21,645,166.39

BOARD OF DIRECTORS

Deborah Corey, Chairman
Robert Billhimer, Vice-Chairman
Elizabeth Casbeer, Secretary
Joe Gonzalez, Treasurer
Teresa J. Clingman
Lorenzo Ramirez
Steve Shockley
Sharon Tischler
James Flemming

TOUR OUR WEBSITE FOR YOUR NEXT LOAN!

www.mycommunityfcu.com



AMERICA'S CREDIT UNIONS

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