



My Community

FEDERAL CREDIT UNION

People Helping People ■ Winter 2012



Groovy

My Community Federal Credit Union is hosting

our 60th Annual Meeting at 6:30 p.m. April 20, 2012 at The Horseshoe Arena. As always, the event is free to members; however, a \$4.00 ticket is required for the BBQ dinner.



Money Desktop is coming! Manage all of your accounts in one place even if they aren't with us. This FREE service helps you categorize your spending, create relative budgets based off of your actual income, debts and expenses and builds a customized plan to manage your debt.

Election Time

The 2012 slate of board candidates have been selected and they are:

- Teresa Clingman, Incumbent
- Steve Shockley, Incumbent
- Glenn Redmond

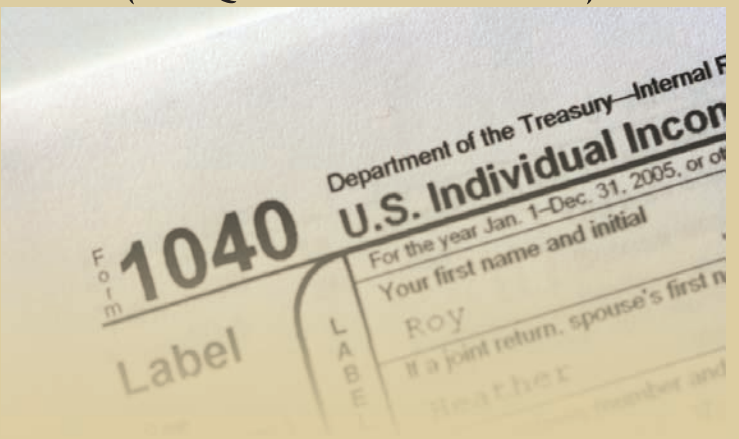
If you are interested in submitting a name for consideration you must (1) request a formal petition and (2) collect signatures from 250 eligible voters prior to February 20, 2012.

Nominations will not be taken from the floor.

For any additional information or to receive a petition, please contact Kellie Hill in the marketing department at 687-8454.

FREE Tax Services Available

(for qualified individuals)



Don't stress over your 2011 tax preparation. Let us help! Every Saturday during the month of February MCFCU will have certified tax preparers on hand to assist with filing your taxes. All returns are prepared electronically, so members taking advantage of the service will receive their refunds in half the time of returns filed on paper – even faster if you have your refund deposited directly into your account. **Some restrictions do apply and appointments are required. Call 687-8454 today to make an appointment.**

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 \$2,500 scholarship will be awarded to five students. The deadline to submit applications is 5pm Wednesday, February 29, 2012.

IRA Maximum

If you haven't reached the \$5,000 IRA contribution maximum for 2011, remember you have until April 15, 2012 to do so. For those over 50, you can add an additional \$1,000, for a total of \$6,000 annually. FYI: for tax purposes, the fair market value of your IRA is the balance as of December 31, 2011.

Home Equity

Do you have a few projects that need to be completed around the house? Come by and visit with our mortgage department about a home equity loan.



Shred Day Event

MCFCU is hosting a Shred Day. All members are invited to bring up to three shoe boxes of documents to shred. There is no cost. Simply bring your papers, DVDs, or discs.

9a.m. to 12p.m.
February 11, 2012
Main Branch at 600 W. Louisiana

Employee of the Year

My Community FCU is proud to recognize the Employee of the Year our Training Manager Lezlie Veach and our Teller of the Year Victoria Hinojos from our Grandview Branch.

Extended Call Center Times

MCFCU is extending hours in our call center. We will now be answering phones from 8:30am- 5:30pm

Balance Transfer Free

High interest rate credit cards have you singing the post-holiday blues? Transfer your balance at no cost to a My Community FCU low interest credit card today.

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:

New Year's Day
January 2, 2012

Martin Luther King Day
January 16, 2012

President's Day
February 20, 2012

FINANCIALS

As of October 31, 2011

Number of Members 23,867

Number of

Checking Accounts 14,182

Assets \$231,557,561

Deposits \$204,426,943

Loans \$111,914,867

Capital \$24,292,058

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



AMERICA'S CREDIT UNIONS

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