



STRIKE IT RICH

*Announcing our Money Market
Accounts and Jumbo Certificates*

January 3 thru February 28, 2007

Open a Money Market Account with new money deposit and receive a SPECIAL RATE of *6% for the first 30 days on deposits \$25,000 and greater.

Other great benefits include:

- Visa Debit Card
- Overdraft Protection
- No monthly fee with a minimum balance of \$2,500
- Earn higher yields on every dollar deposited
- Three rate levels that increase as your savings increase: \$2,500, \$25,000 and \$75,000.
- Custom checks

Great dividends are here for the taking... Open your Money Market Account today!

*Stated rate of 3.75% plus a bonus deposit of \$50.00 on a \$25,000 balance equals 6% for 30 days.

Jumbo Certificates

Open a Jumbo Certificate and take advantage of great rates as high as 5.35% *APY

* 5.35% APY includes a .25% bonus dividend on new money deposits of \$75,000 and greater.

Midland Community Federal Credit Union 55th Annual Meeting – Member Round-up!

We're rounding up our members to celebrate 55 years of service.

As a member/owner of Midland Community Federal Credit Union, you are invited to attend our 55th Annual meeting. Come enjoy Johnny's Barbeque for \$2.00 per plate. Food tickets must be purchased in advance at any one of our three locations from April 1 – 25, 2007.

- Committee Reports
- Election of Directors

**Get ready for
a fun-filled
evening of music,
entertainment,
and \$10,000 in
cash prizes!**



**MIDLAND COMMUNITY
FEDERAL CREDIT UNION**

600 W. Louisiana
Midland, Texas 79701

Phone 432.688.8400
Metro 432.520.7502
Fax 432.688.8416

TELEPHONE TELLER
432.688.8412
800.499.1405

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 (Midkiff and Cornerstone)
9 am to 1 pm

MAIN OFFICE
600 West Louisiana
Drive-Thru Hours
Mon – Thurs 7:30 am – 5:30 pm
Fri 7:30 am – 6:00 pm
Sat 9 am to 1 pm

CORNERSTONE BRANCH
4400 N. Midland Drive
Drive-Thru Hours
Mon – Thurs 7:30 am – 5:30 pm
Fri 7:30 am – 6:00 pm
Sat 9 am to 1 pm

MIDKIFF BRANCH
912 N. Midkiff Drive
Drive-Thru Hours
Mon – Thurs 7:30 am – 5:30 pm
Fri 7:30 am – 6:00 pm
Sat 9 am to 1 pm

BOARD OF DIRECTORS
Joe Gonzalez, Chairman
Cliff Collyer, Vice Chairman
Elizabeth Casbeer, Secretary
E. B. Murphy, Treasurer
Kenny Krawietz
Steve Shockley
Debbi Corey
Robert Billhimer, Jr.

MANAGEMENT TEAM
Ray Boss
President/CEO
Doris Daniel
VP/Controller
Tammy Armstrong
VP/Lending Services
Monica Bowerman
VP/Member Services
Bob Crain
Projects Manager
Cesar Tarin
Midkiff Branch Manager
Susan Masten
Cornerstone Branch Manager
Joni Spinks
HR/Compliance Manager
Kellie Hill
Marketing/Bus. Develop. Manager

HOLIDAY SCHEDULE
All locations will be closed in observance of the following holidays:

Birthday of Martin Luther King, Jr.
Monday, January 15, 2007

Washington's Birthday
Monday, February 19, 2007

**TOUR OUR WEBSITE
FOR YOUR NEXT LOAN!**
www.midlandcommunity.com

**Financials As of
October 31, 2006**

- Number of Members: 24,758
- Number of Checking Accounts: 12,203
- Assets: \$115,435,211.60
- Deposits: \$99,568,942.84
- Loans: \$84,301,320.67
- Capital: \$13,497,031.33



"We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act."

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Kid Print Day

National Child Identification Program

MCFCU held its first ever Kid Print Day on Saturday, October 28, 2006. This community event was a great success due to the number of families that participated, and the support and coverage from the media and Sheriff's Department. Kid Print Day proved to be a wonderful opportunity for the credit union to provide an important Child Identification Program to the community. Due to its success and need in the community for this program, MCFCU plans to make this an annual event!

New Branch Hours

In order to end the confusion and frustration of trying to remember which branch is open from what hours, we are instating the same hours for every branch. Beginning February, the new hours for all of Midland Community Federal Credit Union will be as follows:

Lobby Hours
All locations
Mon, Tues, Thurs 9:00 a.m. – 5:00 p.m.
Wed 10:00 a.m. – 5:00 p.m.
Fri 9:00 a.m. – 6:00 p.m.
Sat (Midkiff and Cornerstone)
9:00 a.m. – 1:00 p.m.
Drive Through Hours:
Mon thru Thurs 7:30 a.m. – 5:30 p.m.
Fri 7:30 a.m. – 6:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.



IRA Contributions

Don't forget to make you IRA contributions. You can make your 2006 contribution until April 15, 2007. You can contribute up to \$4000 in your IRA account.

If you are over 50, you can make an additional 'catch-up' contribution of \$1000 for a total of \$5000. A reminder: for tax purposes, the fair market value of your IRA is equal to your IRA balance as of 12/31/06.



Check Out Our Great Deals On Used Wheels

Come check out our selection of autos at 600 W. Louisiana.
Rates as low as 5.45% APR*

For additional information call 432-688-8419 or visit us
www.midlandcommunity.com.

Additional terms and conditions may apply to this offer.
*Annual Percentage Rate with approved credit.

TO VIEW AUTOS ONLINE, GO TO
WWW.MIDLANDCOMMUNITY.COM



Year	Make	Model	Color	Mileage	Asking Price
2001	Ford	Taurus	Maroon	64,748	\$5,999
2001	Ford	F250	White	121,147	\$11,950
2002	Lincoln	LS	Almond	55,901	\$16,499
2004	Ford	F150	White	38,185	\$11,999
2005	Chevrolet	Impala	Pewter	45,572	\$12,850
2006	Ford	Taurus	Blue	19,518	\$12,900