

Plan to attend the 56th Annual Meeting

You could win a new Volkswagon Beetle!

At this year's Annual Meeting, Midland Community FCU is showing its appreciation for our members by giving away a 2007 Volkswagen Beetle! Since the credit union would not exist if it weren't for our members, this is a special way to thank you for choosing us. For a chance to win this Volkswagen Beetle, you must be a member and present at the 56th Annual Meeting on Friday, April 25, 2008 at the Horseshoe Arena. Come enjoy Texas barbeque from the Odessa Chuck Wagon Gang for \$2.00 per plate. Food tickets must be purchased in advance at any one of our three locations from April 1-23, 2008. **Food tickets are limited, so get your tickets early!**

- Committee Reports
- Election of Directors

For official rules and details, visit our website at www.midlandcommunity.com, or stop by one of our locations.



Get ready for a fun-filled evening of music, entertainment, and \$10,000 in cash prizes, plus a chance to win a new car!

Letter from the Chairman

Dear Members,

It's an exciting time for Midland Community FCU! Now that we're building our fourth branch and expanding into Ector County, the credit union would like to introduce a new name that all of our members can identify with. Working with the National Credit Union Administration (NCUA), the Board of Directors and staff followed specific criteria and regulations to narrow the new name choices to the following three options: My Community Federal Credit Union, Family Community Federal Credit Union, and Members Service Federal Credit Union.

It is important for us to know how you view the credit union and what it means to you. There will be comment boxes at all locations. Provide your comments by February 28, 2008 and your name will be entered into a drawing for a \$100 VISA gift card. We greatly appreciate your feedback and look forward to announcing our new name at the 56th Annual Meeting in April. We are excited for you to be a part of this!

Sincerely,

Joe Gonzales

Chairman, Board of Directors

MIDLAND COMMUNITY FEDERAL CREDIT UNION

MAIN OFFICE
600 W. Louisiana
Midland, Texas 79701

Phone 432.688.8400
Metro 432.520.7502
Fax 432.688.8416

CORNERSTONE BRANCH

4400 N. Midland Drive

MIDKIFF BRANCH

912 N. Midkiff Drive

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: (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

HOLIDAY SCHEDULE

All Branches will be closed in observance of the following holidays:

Birthday of Martin Luther King, Jr.
Monday, January 21, 2008

Washington's Birthday
Monday, February 18, 2008

FINANCIALS As of October 31, 2007

Number of Members 27,728

Number of

Checking accounts 14,987

Assets \$138,087,731

Deposits \$118,573,011

Loans \$110,966,252

Capital \$16,941,722

BOARD OF DIRECTORS

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

MANAGEMENT TEAM

Ray Boss
President/CEO
Miquela Acosta
Lending Manager
Tammy Armstrong
SR VP/Lending Services
Monica Bowerman
VP/Member Services
Bob Crain
Projects Manager
Doris Daniel
SR VP/CFO
Kellie Hill
Marketing/Bus. Develop. Manager
Stephen Lintzen
Controller
Susan Masten
Cornerstone Branch Manager
Irma Rodriguez
Collections Manager
Cesar Tarin
Midkiff Branch Manager
Randa Taylor
HR Manager

**TOUR OUR WEBSITE FOR YOUR
NEXT LOAN!**

www.midlandcommunity.com

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 three locations to pick-up an application form, or visit us online at www.midlandcommunity.com for details.

All applications must be received by February 28, 2008.



FREE Tax Service

Coming in February, the credit union will be offering a free tax return preparation service to members only. The service will be offered every Saturday throughout the month of February at the Main Branch lobby from 9:00 a.m. to 1:00 p.m. Returns will be E-filed and staff will not be able to help members with complex returns. Other restrictions apply; see a members services representative for details.

FREE Member Education Classes

Identity Theft

What is it, what do you do if you are a victim, and what is being done to prevent it? Attend our FREE education class on Wednesday, January 30, 2008 from 7:00 p.m. to 8:00pm to learn the facts regarding the following topics:

- What is identity theft?
- How is identity theft committed?
- How do people discover they are victims?
- How do victims recover from the crime?
- How can identity theft be prevented?

Space is limited, so contact the Marketing Department at 432.687.8404 to reserve a seat!



Mark Your Calendar... Car Seat Safety Day is Coming!

On Saturday, April 12, 2008 Midland Community FCU is hosting its second annual Car Seat Safety Day at the Scharbauer Sports Complex. Let a Certified Child Passenger Safety Seat technician check your car seat for recall, proper fit, and correct installation. Be sure to bring your child in whatever car safety restraint you are currently using. For those

children who do not have the proper seat, we will be giving away the appropriate car seats as supplies last. Join us for free food, live entertainment, games and the opportunity to ensure your child's safety.