



Fall 2018

www.mccu.coop

Serve. Educate. Succeed.

We're here -
to help your money grow!



Earn dividend rates up to

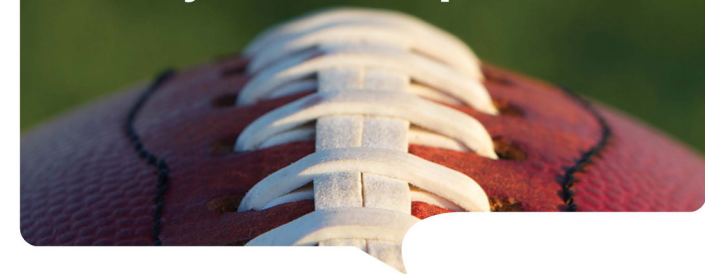
2.25% APY*

with a 9 month CD!

*APY=Annual Percentage Yield. Available for a limited time.
Rates for certificates of deposits dependent upon deposit and terms.
CD Rates may vary.

What's Kasasa?

It's like
YOUR SAVINGS
just went pro.



Make saving easy. Link a **Kasasa Saver** to your free Kasasa checking account. As your earnings transfer in, you'll earn a high rate on your Saver balance. Ask a MCCU representative for details and start saving today!



October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

BRING A FRIEND!

10/18/18

ANY MCCU BRANCH

Visit any branch on International Credit Union Day, and BRING A FRIEND! Enjoy food, fun and prizes.



\$\$ EARN \$100! \$\$

For every friend you refer to MCCU for a CD or Share Account - you can earn \$25 up to \$100!

Members can earn up to \$100 (\$25 per referral) by referring friends or relatives to open a MCCU designated share account or CD with minimum deposit per account. Accounts must be opened for 3 months before bonus is earned. Visit mccu.coop for rules and guidelines. Promotion ends December 31, 2018.

Financial Tip: *You have until December 31, 2018 to withdraw required minimum distribution from IRA in order to avoid tax penalty.*

ATTENTION!

All members must enroll MCCU debit cards into Mastercard Secure Code™ service in order to use debit cards for online shopping. Visit www.mccu.coop for details and instructions on how to enroll. You will be automatically prompted to enroll if you are shopping with a retailer online that uses this service.

Please note this is to provide you with an additional level of security when using debit card for online purchases.

Call 888.909.MYCU with questions.

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

My Community Credit Union
600 W Louisiana
Midland, TX 79701
432-688-8400

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax: (512)832-0278, Website: www.cud.texas.gov.

Members' Access to Credit Union Documents

Upon request, My Community members are entitled to review or receive a copy of the most recent version of the following credit union documents:

1. Balance sheet and income statement
2. A summary of the most recent annual audit
3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof
4. Internal Revenue Service Form 990

Annual Meeting

Our Annual Meeting will be **Friday, April 26, 2019** at 2:00 pm in the lobby of the Main Branch located at 600 W Louisiana, Midland TX 79701. The format will be the same as last year's meeting; there will be no foods, drinks, prizes or giveaways. We will be conducting the Annual Meeting on the date and time listed above. This Meeting is expected to be very brief.

If you have any questions, please do not hesitate to contact our CEO, Donna Neal at 432-687-8470.

Election Time

The Chairman for the Nominating Committee for 2019 is Terry Youngblood. There are two additional Committee members: Charlie Harris and Robert Billhimer. The 2018 Slate of Board of Directors for the three expiring terms have been selected and the nominees are:

- **Juan Luna**
- **Charlotte Dunlap**
- **John Boswell**

JUAN LUNA

Juan Luna has served on the MCCU Board of Directors since May 2016. Juan currently lives in Odessa, Texas with his spouse, Nancy, and their three sons, Jacob, Jaime and Joshua. Juan has been a Farmers Insurance Agent since 1986. Also, Juan was born in Odessa, but raised in Mexico where he attended The University of Guadalajara where he graduated as a Civil Engineer in 1977.

CHARLOTTE DUNLAP

Charlotte Dunlap received her BBA from Stephen F. Austin State University. She began a career with Atlantic Richfield Oil and Gas in 1974 and retired with Southern Union Gas Services in 2007. Charlotte's career in the gas industry ranged from gas revenue accounting, gas regulations, sales and purchase contract administration, and plan and field construction contract administration. Charlotte arrived in Midland in 1981 and made it her home. Charlotte has served on the Board of MCCU since September 2012. Prior to servicing on the Board, Charlotte served 3 years on the Supervisory Committee.

JOHN BOSWELL

John Boswell was born in Houston in 1970. The Oil business brought John and his family to Midland in 1974. John is the son of Ellsworth and Mary Rae Boswell. John is a graduate of Midland Senior High School. He attended 2 years at Midland College. He then chased his interest in philosophy and writing before settling back in Midland in 1995. March 1999 saw his adventure in real estate begin and has culminated in his own office: Boswell & Associates Real Estate. John purchased Darrell McDonald Realtors, a 30 year old company of Midland, after 10 years with that company. He has served as a member of the City of Midland Planning and Zoning Committee, Permian Basin Board of Realtors Director, and is currently enjoying his service with My Community Credit Union. John married Leslie Brewer Boswell in 2004. They have two children: Aiden and Norah, and they are active in children's health care and education. John joined the Supervisory Committee with MCCU in 2015. In 2016, John began serving on the Board of Directors for MCCU.

Nominations will not be taken from the floor.

If you are interested in submitting an additional name for consideration, you must (1) request a formal petition (2) collect signatures from 250 eligible voters and (3) submit the petition request along with signatures to My Community prior to March 1, 2019. For any additional information or to receive a petition, please contact the Nominating Committee at 432-687-8470.

Main Office:

600 W. Louisiana
Midland, Texas 79701

Big Spring Branch:
4001 N. Big Spring St.
Midland, Texas 79705

Midkiff Branch:
912 N. Midkiff Dr.
Midland, Texas 79701

Cornerstone Branch:
4400 N. Midland Dr.
Midland, Texas 79707

HEB Branch:

5407 Andrews Hwy.
Midland, Texas 79706

Odessa Branch:
4037 E. 42nd St.
Odessa, Texas 79762

COMING SOON! Allen Branch:
721 S. Central Expy.
Allen, Texas 75013

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

Main, Big Spring & Odessa
Sat: 9 am to 1 pm

Call Center Hours:

Mon, Tues, Thurs & Fri:
8:30 am to 5:30 pm
Wed: 10 am to 5:30 pm

HEB Branch Hours:

Mon - Fri: 10:00 am - 7:00 pm
Sat: 9:00 am - 2:00 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:

Columbus Day
October 8, 2018

Veteran's Day
November 12, 2018

Thanksgiving
November 22-23, 2018

Christmas
December 25, 2018

Financials:

As of: 8/31/2018

Number of Members: 33,654

Number of Checking Accounts: 19,249

Assets: \$391,116,964.85

Deposits: \$324,179,781.38

Loans: \$295,234,414.86

Capital: \$39,033,060.07

Board of Directors:

Teresa Clingman, Chairman
Terry Youngblood, Vice Chairman
Glen Luff, Secretary
Robert Billhimer, Treasurer
John Boswell
Juan Luna
Steve Shockley
Charlie Harris
Charlotte Dunlap
Mitzi Baker, Advisory Board Member

Phone: 888.909.MYCU
Fax: 432-640-0127

