

COMMUNITY CORNER

Loans | Online Services | Checking | Savings | Investments | Financial Education



“Happy Up” Your Holidays With a Holiday Loan

The holidays are time to be happy. Sometimes that's challenging when money is tight. An **MCCU Holiday Loan** can help.

- Borrow up to \$2,000
- Pay it off over 12 months or less
- Get a 2% discount on standard loan rates
- More affordable than most credit cards

The **Holiday Loan** is available from November 1 through December 31.

Apply online on our website or in person at any MCCU branch office.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Thursday, October 20, 2022

Help Us Recognize International Credit Union Day

We celebrate International Credit Union Day in October every year because it raises awareness of the tremendous work all credit unions around the globe. Credit unions were founded to provide an affordable banking source for loans and savings. That means lower rates on loans and better rates on the money you save. The services and the education we provide is intended to “Empower Your Financial Future,” which is the theme of this year’s International Credit Union Day. This year, International Credit Union Day is Thursday, October 20. Please come say Hi or give us a shout out on social media about how we have helped empower your financial future.

Coming Soon...

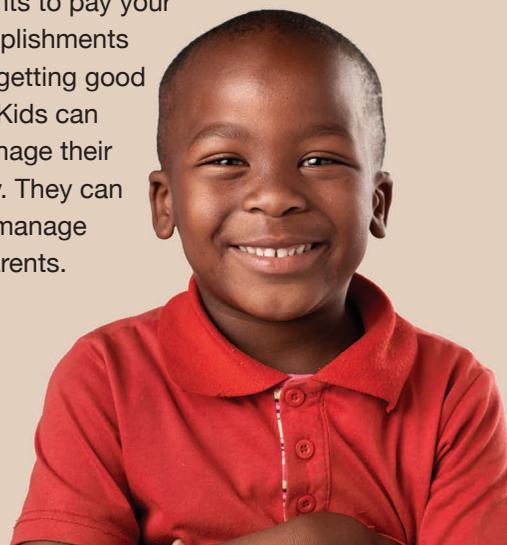
My \$mart Money App for Kids & Teens

Teaching your children responsible money habits is one of the best gifts you can give them. Our new app can help.



The My \$mart Money mobile banking app will enable parents to pay their children for accomplishments like doing chores, getting good grades and more. Kids can use the app to manage their money responsibly. They can even request and manage loans from their parents.

Look for more information soon on our website.



Community Involvement

MCCU is proud to be participating in Toys for Tots in Midland/Odessa and the All Community Outreach Toy Drive in Allen. Please bring unwrapped toys to our branches between **November 1 and December 12** to help us make the holidays a little brighter for needy families. Look for more information soon on our website.



2023 ANNUAL MEETING

Friday, May 19, 2023 | 2:00 p.m.
600 W. Louisiana, Midland, TX

If you have any questions, please contact our CEO, Donna Neal at 432-687-8470.



This year MCCU is celebrating our 70th anniversary!

Follow our social media pages for additional information on upcoming events. We've got some great ways to celebrate.

ELECTION TIME



The Chairman for the Nominating Committee for 2023 is Jonathan Boyd. There are two additional Committee Members, Mitzi Baker and Juan Luna. The 2023 Slate of Board of Directors for the three expiring terms have been selected and the nominees are.

Terry Youngblood

Terry has a BBA degree from Sul Ross State University majoring in accounting. After graduation, Terry worked as the first Assistant for the Ector County Auditor's Office and the assistant Business Manager for what was the Odessa Junior College. He then joined the FBI as a Special Agent Accountant and worked primarily white-collar crime cases. He retired from the FBI after serving 30 years. He has lived in Midland for 18 years. He has a Private Investigator's license. He was a past president and current board member of Midland Crime Stoppers. He joined what is now My Community Credit. Terry previously served on the Supervisory Committee at My Community. He has served on the Board of Directors for My Community CU since March of 2011.

Charlie Harris

Charlie Harris has lived in Midland since 1948. He has been an insurance agent since 1969. He and his wife Nita recently celebrated 57 years of marriage. They have 2 kids and 3 grandchildren, and 1 great grandchild! He has previously served as a board member of FEAPAC (Farmers Employees & Agents Political Action Committee), Spur Landing HOA in Cloudcroft NM, Midland-Odessa Life Underwriters, Westside Optimist Club, Manor Park of Midland, Crime Stoppers of Midland, Grandridge Park HOA, and My Community CU. He originally served as a member of the Supervisory Committee for My Community CU and moved to the Board of Directors in 2014.

Tom Finnie

Tom Finnie was born in Albany, New York and raised in the mountains of Western Pennsylvania. He holds a degree in accounting from West Virginia University and a Master of Divinity from Virginia Theological Seminary. He served as an auditor with Arthur Anderson and Co. and G. C. Murphy Company before entering seminary in 1986. Active in the ministry of the Anglican Church since then, he is the founding Rector of All Saints Anglican Church in Midland. In 2014, he joined West Texas IT Consulting in Midland where he is responsible for accounting and human resources. In 2022 he became the CFO of Ascent Field Services also in Midland. He and Marianne married in 1985 and have one daughter who lives in Boston. His hobbies include restoring vintage motorcycles to their former glory. Tom has served on the My Community CU Board of Directors since January 2021.

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 Credit Union prior to March 1, 2023. For any additional information or to receive a petition, please contact the Nominating Committee at 432-687-8470.

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**

Email: complaints@mccu.coop

Web: www.mccu.coop

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 through one of the means indicated below:

In person or by U.S. Mail:

914 East Anderson Lane, Austin, TX 78752-1699

Tel: 512-837-9236

Fax: 512-832-0278

Email: complaints@tud.texas.gov

Web: www.tud.texas.gov

Members' Access to Credit Union Documents

Certain documents are available to credit union members upon request pursuant to TAC RULE §91.315.

Upon request, a member is entitled to review or receive a copy of following documents:

1. Balance sheet and income statement
2. 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 hereof; and
4. Internal Revenue Service Form 990

Please contact the credit union for instructions on how to access these documents.

Main Office

600 W. Louisiana
Midland, Texas 79701

Big Spring Branch

4001 N. Big Spring St.
Midland, Texas 79705

42nd Street Branch

4037 42nd Street
Odessa, Texas 79762

My 24/7 Telephone Response System

844-378-2067

Midkiff Branch

912 N. Midkiff Dr.
Midland, Texas 79701

HEB Branch

5407 Andrews Hwy
Midland, Texas 79706

Allen Branch

721 S. Central Expwy
Allen, Texas 75013

All loans are subject to credit approval. Programs, rates, terms and conditions in this newsletter are subject to change without notice. Other restrictions apply.



Toll Free: 888-909-MYCU
West Texas: 432.688.8400