



COMMUNITY CORNER

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

2022 ANNUAL MEETING

Friday, May 27, 2022 | 2:00 p.m.

600 W. Louisiana, Midland, TX

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



ELECTION TIME

The Chairman for the Nominating Committee for 2022 is Tom Finnie. There are two additional Committee Members, Jonathan Boyd, and Mark Friedman. The 2022 Slate of Board of Directors for the three expiring terms have been selected and the nominees are:

JUAN LUNA

Juan Luna has served on the My Community CU 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 is 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 Civil Engineer in 1977. Juan has served as a Board Member for My Community CU since 2016.

MITZI BAKER

After serving Midland County since 1989 in another capacity as Administrative Assistant, Mitzi was elected County Treasurer in November of 2004. Since being in office she has developed an investment strategy managing a portfolio of more than \$150,000,000 dollars. She initiates the bid process for her depository contract every 4 years, and completes analysis on the bids for presentation to Commissioners Court. She developed a new pay increase system, the first of its kind in Midland County, based on years of service, and initiated a time clock system. As Administrator of their self-funded medical plan, Mitzi spearheaded the development and opening of a County Health Clinic that is completely free to all County employees and their dependents, hosts an annual benefit fair for the employees, and started a wellness program for the first time in Midland County. Along with her County Judge and Auditor, Mitzi helps to formulate the Midland County budget each fiscal year, providing all the information for personnel, salaries, benefits, and investment income for the County. Mitzi has been a member of the County Investment Academy thru T.A.C. since 2004. She has served on many committees for The County Treasurer's Association of Texas, and from 2011-2014 was the Chairman of the Audit Committee for C.T.A.T. Mitzi was named by C.T.A.T. as The Texas Outstanding County Treasurer in August of 2014. Mitzi is currently the President Elect of C.T.A.T. after serving as Treasurer, Secretary, and 1st Vice President. Mitzi has been a member of My Community CU since 2013 and has served on the My Community CU's Supervisory/Audit Committee since 2015, becoming the Chair in 2019. Mitzi has served as an Advisory Board Member on the My Community CU Board of Directors since 2017 and is now serving as a My Community CU's Board Member since August 2020.

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 plant and field construction contract administration. Charlotte arrived in Midland in 1981 and made it her home. Charlotte has served on the Board of My Community CU since September 2012. Prior to serving on the Board, Charlotte served 3 years on the Supervisory Committee. Charlotte has served as a Board Member for My Community CU since 2012.

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, 2022. For any additional information or to receive a petition, please contact the Nominating Committee at 432-687-8470.





BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

On October 21, 2021, our global credit union family will join together to celebrate the 73rd anniversary of ICU Day®!



My Community Credit Union now offers: Payment Protection with Involuntary Unemployment Insurance Helping to Provide you Peace of Mind in an Unpredictable World

As a result of unexpected illness, injury, or death eliminating their ability to earn a paycheck, even the most responsible person can be hit with bills they can't pay, damage to their credit score, and even repossessions.

Involuntary Unemployment Insurance (IUI)

If you are laid off, involuntarily terminated, there is a lockout at your place of employment, a general strike, or unionized labor dispute, IUI can help ensure your loan payments don't go unpaid. Should you become involuntarily unemployed one month after closing your loan, your loan payments (up to \$1,000) will be made on your behalf by the insurance company up to a maximum of 12 months total during the life of your loan.

When you add Payment Protection with Involuntary Unemployment Insurance to your loan¹, you minimize the impact of the unexpected. In most cases, Payment Protection with Involuntary Unemployment Insurance can:

- May make monthly payments, all subject to plan maximums
- Protect your credit rating as loan payment obligations are made on your behalf
- Prevent late fees
- Protect your family and your possessions
- Create financial security for your family
- Free-up extra cash when it's needed most

It is affordable, it may cover both you and your co-borrower, and it is a part of your regular payment—giving you one less thing to worry about.

To learn more about Payment Protection with Involuntary Unemployment Insurance, contact your loan officer today!

¹Payment Protection or Involuntary Unemployment Insurance may be available for personal credit cards, auto loans, personal consumer loans, and home equity loans.

Your purchase of Payment Protection or Involuntary Unemployment Insurance is optional. Whether or not you purchase Payment Protection will not affect your application for credit or the terms of any existing credit agreement you have with the financial institution. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under Payment Protection. You should carefully read the contract for a full explanation of terms.

Ho-Ho-Holiday Special

Don't come up short on cash this holiday season.

Borrow up to \$2,000
for up to 12 months!

Receive a 2% discount
off our standard
rates, available
November 1st through
December 31st, 2021.



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