

Spring 2017
www.mccu.coop

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

We're here - to help you *spring forward!*

Apple & Android Pay Coming Soon!



It's youth savings month!
Don't forget to make a deposit in
your kids account today!



We're here - to
simplify your life!

Already have a savings account?
Add a rewards checking account
and start earning cash back on
purchases all from the convenience
of home at www.mccu.coop!

* Ask a My Community representative for further information
on applicable fees and terms.

Teach Your Little Owls To Fly With Money Talks

The first step to teaching your kids about money is talking about money. "The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions." Unfortunately, this can also be the hardest.

Give a Hoot About
Saving™

CREDIT UNIONS CELEBRATE YOUTH™

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents -



didn't want them to worry about financial matters or thought they were too young to understand. But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their

failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson. So how to start the talk?

Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

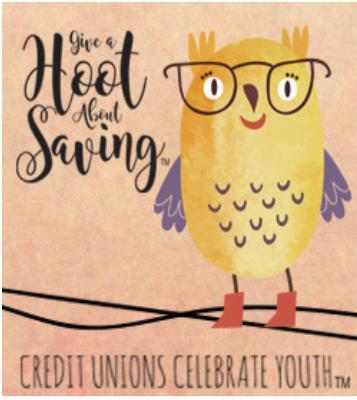
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Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids.

Enlist them in your saving goals - no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture you can keep the discussions high level, but involving them makes money less abstract.

Open a youth savings account at **MCCU**. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!



★ Annual Meeting Reminder ★

Monday, May 22nd, 2017 - 2 P.M.

600 W. Louisiana, Midland, TX

Our website address has changed

www.mccu.coop

to keep it fast, easy and convenient for you!

Shred Day



4001 N Big Spring St.

May 6th - 9 a.m. to 1 p.m.

Items we will accept:

Paper - Notebooks - Credit Cards - Staples - Paperclips - DVD's - CD's



We're here - to help you get on the road!

Apply online for a car loan today and experience the MCCU difference!

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

NEW! Odessa Branch:

4037 E. 42nd St.
Odessa, Texas 79762

Phone: 432-688-8400
Odessa: 432-362-0355
Fax: 432-640-0127

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:

Memorial Day

May 29, 2017

Independence Day

July 4, 2017

Financials:

As of: 2/28/2017

Number of Members: 28,621

Number of Checking Accounts: 16,716

Assets: \$336,525,242.45

Deposits: \$290,488,799.26

Loans: \$230,607,775.44

Capital: \$34,943,871.94

Board of Directors:

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

