



COMMUNITY CORNER

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



2020 ANNUAL MEETING has gone virtual! Please join us.

Monday, October 26, 2020 | 5:00 p.m.

Via Conference Call: **240-454-0879**

Access Code: **806 879 297**

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

LETTER FROM THE PRESIDENT

My Community Credit Union continues to place the highest priority on the health and well-being of our members, staff and community.

As a result, we are currently accepting members into our branches via appointment only. We appreciate the cooperation and understanding of our members as we continue to navigate these unprecedented times. We are committed to keeping our employees and members safe while still delivering the best member experience possible.

During this COVID outbreak this year, we have seen members embrace our electronic and remote services and have received great positive feedback from our members. We were well prepared for this in that we have had the most up to date remote services available to our membership well before the outbreak hit.

We're here for you, and here's how we can assist while at the same time doing everything we can to keep each other healthy: If you are experiencing financial difficulties and are unable to make your loan payments, call us at (888) 909-MYCU to see if you qualify to skip your current loan payment.

In order to serve your financial needs and to help keep everyone healthy, we strongly encourage you to:

- Use My Community's ATMs available 24/7 to access cash and your account information. As a reminder, all our ATMs accept check and cash deposits.
- Use My Community's online and mobile banking services for 24/7 access to your accounts. You can access your accounts online at www.mccu.coop. From there you can check balances, make payments, view transactions, pay your bills and make transfers. If you are not already set up with On-line Banking, contact us at 432-688-8400 and one of our staff will be happy to set you up.
- Our Drive Thru Tellers can provide cash access without you having to leave your vehicle.
- All our Midland Branches (other than our HEB Branch) have night deposits for your convenience.
- In keeping with the recommendations of our health professionals we highly encourage those who feel unwell or those who are at greater risk of illness to stay home. Ensuring your well-being is of utmost priority.
- We are asking members to wear a mask when they come into one of our lobbies. We will ask you to remove it momentarily as you enter so that the security camera can capture everyone coming into the branch. This is in line with our commitment to provide a safe and healthy environment for our membership.

We continue to ensure all our branches are sanitized regularly. We have hand washing/sanitizing stations available in our lobbies, however if you don't have to come inside a branch, doing business in our drive-through lanes or using one of our remote services, is an easy way to get your banking done while ensuring the well-being of yourself as well as others.

I encourage you to stay informed on how you can personally protect yourself and those around you by visiting the Centers for Disease Control and Prevention website. They provide some great resources and proactive steps to prevent the spread of COVID-19.

Sincerely,
Donna Neal, President / CEO



It is with heavy hearts we must announce the passing of John Boswell, Board Member at My Community Credit Union (MCCU). John passed away from non-COVID-19 related causes and is survived by Leslie Brewer Boswell, his wife, and Aiden and Norah, their children

In addition to serving on MCCU's volunteer Board of Directors since June of 2016, John was also part of the MCCU Supervisory Committee. John was active in our community serving on Midland's Planning and Zoning Committee and the Permian Basin Board of Realtors Board of Directors. He provided great insight, direction and support to the staff at MCCU while serving as a Board Member for the past 4 years. We at MCCU, are grateful for his contributions. He will be greatly missed.

IN LOVING
Memory



INTERNATIONAL CREDIT UNION DAY

This is a day set aside to celebrate the contributions of credit unions to communities around the world. We also celebrate the credit union philosophy of people helping people.

In that spirit, we encourage you to help us celebrate by volunteering in your community and sending us your photos to post on our Facebook page. Some of our communities are in greater need now than ever before. Will you please take some time out of your day or your weekend to help make your community better?

Ideas for socially distanced volunteering:

- Cook a meal for a neighbor
- Pick up trash in your neighborhood park
- Contact your local food bank to see where help is needed
- Make face masks for people in the community
- Do yardwork someone who can't do it themselves

*Thank you for embracing the spirit of giving back.
Please send your photos to (ashleyw@mccu.coop)*

October 15, 2020

#ICUDAY • WOCCU.ORG/ICUDAY



INSPIRING HOPE FOR
A GLOBAL COMMUNITY

Save Money on Your Next Auto Loan

Need a new vehicle but think you can't afford it? Let us help you!

We know times are tough for our members. We recently lowered our auto loan rates to make new and used vehicles more affordable for you. Lower rates equal lower monthly payments.

If you already have an auto loan somewhere else, see if we can lower your monthly payment by refinancing it at MCCU. You may even be able to pay off your loan faster.

If we can make some room in your budget, we will. Apply on our website.



Lower Your Monthly Mortgage Payment

If you can use more room in your monthly budget (who can't?), refinancing your mortgage with MCCU may help.

We have lowered our mortgage rates to make life more comfortable for you, both in your budget and in your home. Lower rates equal lower payments. Lower payments mean more money to spend on other essentials.

Those lower rates also apply if you're buying a new home. Check out our website for all of your mortgage options:

www.mccu.coop/mortgage-loans.html



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.



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

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

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

My 24/7 Telephone Response System

844-378-2067

2020 Holiday Schedule

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

- **Columbus Day:** Oct. 12
- **Veteran's Day:** Nov. 11
- **Thanksgiving Day:** Nov 26-27
- **Christmas Day:** Dec. 25

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