



# The Learning Tree

## Do you Kasasa?

With a  **CASH** account  
earn massive interest

**4.01%** APY\*  
on balances up to \$25,000

With a  **SAVER** account  
earn high interest & automatically save

**2.00%** APY\*  
on balances over \$25,000

## Do you want free checking with massive interest that fuels automatic savings?

Minimum to open account is \$25 for Kasasa Cash and \$25 for Kasasa Saver. Kasasa Cash rate tiers are as follows: 4.01% APY applies to balances of \$.01 - \$25,000 and .50% APY applies to balances over \$25,000 as long as qualifications are met each statement cycle. .13% APY applies to all balances if qualifications are not met. Kasasa Saver rate tiers are as follows: 2.00% APY applies to balances of \$.01 - \$25,000 and .50% APY applies to balances over \$25,000 as long as qualifications are met each statement cycle on Kasasa Cash account. .13% APY applies to all balances if qualifications are not met on Kasasa Cash. Rates may change after the account is opened. Fees may reduce earnings. ATM fee refunds up to \$25 per statement cycle. Excludes business checking accounts. Contact a member services representative for more details.





## ***The CEO Corner...***

I would like to introduce myself as your new CEO and welcome you to “The CEO Corner”. I believe that communication is the most important aspect of any great organization. My hope is to enhance your MCT experience by expanding my communication with you. By utilizing the Learning Tree and other sources, I will be able to give you my perspective on things happening around MCT and the credit union industry.

The Credit Union is just under 20,000 owners strong and each of you are valuable to our MCT family. It is important to hear from you and I want to know what ideas and/or issues you have and how we can better service your financial needs.

I am excited about the latest product we are introducing called Kasasa. This product will provide you with increased interest through a combined checking and savings program. I encourage you to read about the features and benefits outlined further in this newsletter.

I look forward to serving you as your new CEO and welcome the opportunity to provide exceptional products and services to you.

With kindest regards,

### **Mary Fadhli Earns Promotion To Executive Vice President**

She began her employment at MCT Credit Union in June, 1979. She has held numerous positions during her career at the Credit Union including managing the Member Services and Lending Departments, Administrative Assistant, Branch Management and Chief Lending Officer positions. Mary Anne is a graduate of Port Neches-Groves High School and a 2000 graduate of the Credit Union National Association Management School.

Mary Anne is the daughter of Lillie Joyce Moore and the late John Paul Moore of Groves. She resides in Groves with her husband Adam and daughter Carli Carrier. She also has daughters Courtney Carrier of Dallas and Kaitlen Gary of Huntsville.





## **Do you want free checking with massive interest that fuels automatic savings?**

**Kasasa Cash & Kasasa Saver: Working together to give you more. . .**

We are thrilled to tell you about Kasasa-free checking and savings accounts that give back in totally new ways.

Kasasa is a free checking account that pays you a massive 4.01% apy\* in cash each month. That's right. Cash. No short-term offers or teaser rates: just you getting the most for your money. Plus there are no monthly fees, no minimum balance, and ATM fee refunds.

Kasasa Saver is easy automatic savings fueled by the massive interest and ATM fee refunds you earn from Kasasa Cash. Plus the balance in Kasasa Saver even earns its own high interest: 2.00% apy\* a month!

Kasasa, free checking and savings accounts that give back in totally new ways. After all, it's your money, so you benefit the most from it.

Visit [mctcu.org](http://mctcu.org) to open online today!

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# Community News



## MCT Partners with Junior Achievement

MCT partners with Junior Achievement quarterly to conduct Finance in the Park for area students.

The facility is an experiential learning center designed to bring financial literacy education to life. The center is a mock miniature city where students learn valuable financial lessons such as budgeting and saving by experiencing first hand what it is like to create a budget, purchase a car and a home, save for college education and pay taxes.

MCT staff also volunteers during each school year to teach Junior Achievement in the area high schools. The Junior Achievement organization is dedicated to educating youth about financial literacy, work readiness, and entrepreneurship through experiential, hands-on programs.

## MCT donates Easter Baskets to local Foster Child Care Center



MCT staff participated in a credit union Easter Basket decorating contest and donated all 85 of them to the Family Life Therapeutic Center for Foster Children.

## Better Business Bureau Shred and Forget It Event

MCT sponsored the Spring 2010 BBB Shred Event on Saturday, April 10th from 10:00 a.m. to 1:00 p.m. at Central Mall.

In an effort to reduce identity theft, MCT partners with the Better Business Bureau twice annually to encourage consumers and businesses to bring documents to shred at NO COST – it's FREE!!

Mark your calendars for the next Shred It Event to be held on Saturday, September 11<sup>th</sup> at Parkdale Mall from 10:00 a.m. to 1:00 p.m. Be identity theft free – come out to "Shred It & Forget It" on September 11<sup>th</sup> !!

Documents to be considered are old checks, tax returns, credit card statements and anything else that contains personal information.

The limit is 5 boxes (10x12x15) per person and 10 max per vehicle. It is important to shred your confidential documents. When improperly disposed of, it can lead to identity theft. The mobile shredding trucks are provided courtesy of Shred-It and ArmorShred.

## February Debit Card Sweepstakes Contest Winner!



MCT held a debit card sweepstakes contest in February and Jessica Corral was the lucky winner of \$500! Every time a member participated in a debit card purchase, their name was entered into the drawing. Jessica is in the center of the picture along with Virginia Reese on the left as our Nederland Branch Manager and Jennifer Gay on the right as our Teller Supervisor for the Nederland Branch.



## Orange Chamber of Commerce Business Expo & Golf Tournament...

MCT participated in the first annual Orange Chamber of Commerce Business Expo and Golf Tournament. The Expo and Golf Tournament was a huge success and MCT is proud to support the Orange Chamber.

## MCT Sponsors 2010 Southeast Texas Business Expo



MCT sponsored a booth at the 2010 Southeast Texas Business Expo on January 21<sup>st</sup> held at the Beaumont Civic Center. This event is one of the largest in Southeast Texas for providing networking opportunities among businesses and potential customers.



Three Rivers Council Boy Scout Presentation

# Cardinal Chatter



## Lamar University Baseball Game Sponsor...

MCT sponsored the LU baseball game on Saturday, April 3<sup>rd</sup> and also held a drawing for an iPod giveaway. Congratulations to the lucky winner, Bruce Drury!



## Lamar University Basketball Game Sponsor...

MCT sponsored the LU basketball game on Saturday, January 23<sup>rd</sup> and handed out MCT/LU Rally Rags to the crowd!!



## MCT Credit Union Participates in Lamar University Colleges Against Cancer – Relay for Life Event.

MCT Credit Union staff participated in the Relay for Life event at Lamar University on April 16, 2010.

The credit union was awarded 1<sup>st</sup> place for raising a total of \$3,326.41!!

The credit union movement stresses involvement in community and MCT Credit Union supports that philosophy by contributing to local communities and participating in community events. MCT Credit Union serves all of Jefferson, Hardin, and Orange counties.

## Business Spotlight



It has been a lifelong dream of Brian and Rhonda Braud to one day open a charming coffee house of their own.

On February 27, 2006 the doors opened on their first coffee house, the Jumping Bean Coffee and Gift Company. Drop by and check it out!

MCT provides small business owners with convenient, personal service and local decision making with a wide array of commercial loan and deposit products.

- Business Checking
- Commercial Real Estate Loans
- Equipment & Inventory Loans
- ACH & Merchant Services Products

Call us for an appointment today!

# REGULATION ALERT

## OVERDRAFT PROTECTION CHANGE

Federal lawmakers have created new rules governing overdraft protection programs that went into effect July 1, 2010. As a result, **ALL members must now authorize MCT to continue offering overdraft protection service** covering your ATM and debit card transactions. To enroll, please call (1.800.846.1751) or drop by any of our branch locations today. You can also enroll online at [mctcu.org](http://mctcu.org)

✓ Opt-In Today For Overdraft Privileges...

## 2010 Annual Meeting Report

MCT Credit Union's annual report is distributed to all members who attend the annual membership meeting. The information reported includes; year end balance sheet and income/expense statement, 5300 call report, audit summaries, Board of Directors operation policies, senior

management staff, and the by-laws articles of incorporation. If you were unable to attend the meeting, you may visit our website or obtain this information by writing to our Administrative Assistant at P.O. Box 279, Port Neches, TX 77651.



## MCT Employee Anniversary!!

Melissa Herrington was with the Credit Union 20 years on June 1, 2010!

Melissa began her career with MCT on June 1, 1990 as a loan officer. She has worked in many areas of the credit union such as Teller, Collections, IRAs and is currently Mortgage Servicing Manager.

Melissa has lived in Port Neches all of her life and has 2 children, Holly and Todd.

Congratulations to Melissa!!

## We've Got Spirit Yes We Do!

### Now you can show your team spirit with the MCT School Visa Check Card.

MCT is pleased to offer the School Spirit Check Card program in partnership with area School Districts. The School Spirit Check Card can be used at ATM's or for retail, phone, mail and on-line purchases, just like a regular check card. The card design features the school mascot.

The School District will receive a percentage of the proceeds per each signature based card transaction. There is no cost to the school or you!

Drop by any of our branch locations to find out how to get your Mascot Check Card and start earning money for



Find out how to get your School Spirit Cards and start earning money for your school today!  
[www.mctcu.org](http://www.mctcu.org)



## HURRICANE SEASON

Hurricane Season is here...Are you financially prepared?

Hurricane Season began on June 1<sup>st</sup>. Don't wait for the next disaster – are you prepared?

- Apply for ATM/VISA Check Cards\* in advance (allow up to 2 weeks)
- Enroll in MCT's Account Access services (ex: TESS – Automated Telephone Service, MCT Online account access with Bill Pay and e-Statements, etc.)
- Sign-up for Direct Deposit or Payroll Deduction through your Employer (MCT's routing # is 313187649)
- Know Your Account Number(s)
- Know your PIN(s)
- Have extra CASH

MCT Credit Union belongs to the Shared Branching Credit Union Service Center where you are able to access your accounts at over 1500 locations nationwide. For a list of locations, you can go to [www.cuservicecenter.com](http://www.cuservicecenter.com) or call 866.812.2872.

MCT also has a 24/7 Call Center available where members are able to speak to a live person, even during a disaster situation at the MCT Information Hotline, 800.846.1751.

Please be aware that in the event of an emergency, MCT Credit Union may close, but we are still accessible if you have followed all of these steps to prepare.

\*MCT Checking Account required for VISA Check Card.

## Our Sizzling Summer Rates are here!!

Summer is around the corner, but great loan rates are here now! Whether you're heading out on the highway, ocean or the lake, we have you covered with rates lower than you've ever seen. You choose where you want to look for adventure this summer and we will help you get there!!

We also offer the hottest rates in town on home improvement projects!

Drop by any branch location for more details today!!



## The Best Home For Your Loan

Thinking about purchasing a home? MCT has these helpful tips for you to follow:

### Get Your Credit in Line

As you will most likely need a mortgage to buy your home, it is important to make sure your credit history is in line. A few months before you begin house hunting, get copies of your credit report. This will help you review that the facts are correct and give you time to fix any problems you may discover.

### Buy a House for Your Budget

Don't buy more house than you really need. When thinking about your budget, a good rule of thumb is to buy a house that's value is about two-and-one-half times your annual salary. It is also recommended to make sure your monthly payment is no more than 25% of your monthly take home pay. When figuring what your monthly payment should be, keep in mind other factors including car payments, other debts, and saving for retirement.

### Get Pre-Approved

Getting pre-approved will help you when hunting for a home. It will help keep you from looking at houses that are out of your budget while putting you in a better position to make a serious offer when you find the right house for you.

Call our Mortgage experts and make an appointment today!!

## Scholarship Winners – 2010

The MCT Credit Union Scholarship program has been established to provide senior level students with a portion of the funds needed to attend college. The philosophy of People Helping People has become a legacy of the credit union industry and MCT Credit Union demonstrates their commitment to this philosophy by investing in the future of our teens through the scholarship program.

We are proud to present the following graduating students with \$1,000 each. Congratulations!

- |                   |   |
|-------------------|---|
| Melody Jordan     | Port Neches-Groves High School          |
| Aaron Kitchens    | Little Cypress-Mauriceville High School |
| Morgan Hall       | Lumberton High School                   |
| Cassie Thompson   | West Orange Stark High School           |
| CarlNeshia Gaddis | West Orange Stark High School           |
| Sarah DeRouen     | Nederland High School                   |
| Rebecca Allen     | Bridge City High School                 |
| Shelby Price      | Orangefield High School                 |





**Port Neches Office**  
 2736 Nall Street  
 Port Neches, TX 77651  
 (409) 727-1446

**MCT Credit Union  
 Branch Locations/Hours/Contact Information**

|  |  |  |
|--|--|--|
| <b>Port Neches Office</b><br>2736 Nall Street<br>Port Neches, TX 77651<br>(409) 727-1446           | <b>Lobby Hours</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday | <b>Drive Thru</b><br>7:00am-5:00pm M-Th<br>7:00am-6:00pm Friday<br>9:00am-12:00noon Saturday |
| <b>Bridge City Branch</b><br>4837 Hwy 87<br>Orange, TX 77630<br>(409) 735-8777                     | <b>Lobby Hours</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday | <b>Drive Thru</b><br>7:00am-5:00pm M-Th<br>7:00am-6:00pm Friday<br>9:00am-12:00noon Saturday |
| <b>Orange Branch</b><br>5401 N. 16th Street<br>Orange, TX 77631<br>(409) 883-5506                  | <b>Lobby Hours</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday | <b>Drive Thru</b><br>7:00am-5:00pm M-Th<br>7:00am-6:00pm Friday<br>9:00am-12:00noon Saturday |
| <b>Nederland Branch</b><br>524 Hwy 69<br>Nederland, TX 77627<br>(409) 722-9133                     | <b>Lobby Hours</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday | <b>Drive Thru</b><br>7:00am-5:00pm M-Th<br>7:00am-6:00pm Friday<br>9:00am-12:00noon Saturday |
| <b>Lumberton Branch</b><br>94 N LHS Drive<br>Lumberton, TX 77657<br>(409) 751-4425                 | <b>Lobby Hours</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday | <b>Drive Thru</b><br>8:30am-5:00pm M-Th<br>8:30am-6:00pm Friday                              |
| <b>Call Center 24/7<br/>NetBranch<br/>T.E.S.S.<br/>(Automated Telephone Service)<br/>Toll-Free</b> | <b>www.mctcu.org</b><br>(409) 724-3500 – or –<br>(800) 846-1751  | (888) 610-3500   |

**BOARD OF DIRECTORS:**

Mike Laird - Chairman  
 Charles Lankford- Vice Chairman  
 Mike Guidry - Treasurer/Secretary  
 Jimmy Myers  
 Randy Chance  
 Randy Lupton  
 Yvonne Grimes  
 Peggy Delahoussaye  
 Durwood Johnson  
 Debbie Norris  
 Lee Robinson

**ADVISORY MEMBERS:**

Ed White  
 Randy Brown  
 Rebecca Demeter

**2011 Scheduled Holiday Closings:**

**January 1** - New Year's Day  
**January 17** - MLK Day  
**February 21** - President's Day  
**April 22** - Good Friday  
**May 30** - Memorial Day  
**July 4** - Independence Day  
**September 5** - Labor Day  
**October 10** - Columbus Day  
**November 11** - Veteran's Day  
**November 24 & 25** - Thanksgiving Holiday  
**December 24** - Christmas Eve  
**December 26** - for Christmas Day

*If a holiday falls on a Friday, we will be open until 6:00pm on the last working day of the week.*

**MCT Credit Union Free ATM Locations**

Visit any of the following locations and pay no ATM fees when you use your MCT Debit card or MCT ATM Card.

|   |   |  |  |   |   |
|---|---|--|--|---|---|
| <b>BEAUMONT</b><br>Education First Federal Credit Union<br>7025 Eastex Freeway (2 terminals)<br>4695 Rolfe Christopher  | 2245 IH-10 @ Washington<br>10915 Eastex Freeway<br>1650 W. Cardinal Drive<br>4115 E. Lucas<br>195 IH-10 North   | <b>NECHES FEDERAL CREDIT UNION</b><br>2623 Nederland Avenue  | <b>PORT ARTHUR</b><br>8595 Memorial Blvd (Murphy Oil in WalMart parking lot)<br>4995 Twin City Highway (Murphy Oil in WalMart parking lot)<br>3648 Highway 73 (Shell Fastlane) | <b>GROVES</b><br>Shell Fastlane<br>3911 Pure Atlantic<br>5410 W. Parkway  | <b>SILSBEE</b><br>1003 Hwy 96 Bypass (Murphy Oil in WalMart parking lot)  |
| <b>Shell Fastlane:</b><br>190 N. Major Drive<br>5610 College Street<br>3890 IH-10 South<br>1755 E. Cardinal Drive (@ MLK)<br>2810 Eastex Freeway<br>7395 Highway 10 (@ Major Drive)<br>255 Dowlen Road<br>10910 Eastex Freeway<br>205 IH-10 North<br>3875 IH-10 South | <b>NEDERLAND</b><br>MCT Credit Union<br>524 Hwy 69<br><b>Shell Fastlane</b><br>104 Memorial Highway<br>839 Nederland Avenue<br>Dupont Goodrich FCU<br>4008 N Twin City Hwy<br>Credit Union Co-op ATM<br>3504 Hwy 365 (across from Central Mall) | <b>JASPER</b><br>804 W. Gibson Street (Murphy Oil in WalMart parking lot)<br><b>LUMBERTON</b><br>Dupont Goodrich FCU<br>695 Main<br>90 North LHS Drive (Murphy Oil in WalMart parking lot)<br>901 N. Main (Shell Fastlane) | <b>PORT NECHES</b><br>MCT Credit Union<br>2736 Nall Street<br>Neches Federal Credit Union<br>776 Magnolia<br>Neches Federal Credit Union<br>2239 Nall Street                   | <b>BRIDGE CITY</b><br>MCT Credit Union<br>4837 Hwy 87<br><b>ORANGE</b><br>MCT Credit Union<br>3735 N. 16th Street<br><b>WEST ORANGE</b><br>3117 Edgar Brown Drive (Murphy Oil in WalMart parking lot) | <b>VIDOR</b><br>Dupont Goodrich Community Federal Credit Union<br>1430 North Main<br><b>Shell Fastlane</b><br>Highway 105 @ FM 1132<br>695 W. Railroad<br><b>WINNIE</b><br>IH-10 @ FM 1663 (Shell Fastlane) |

For ATM locations throughout the United States with no terminal fee, please visit [www.selectatm.com](http://www.selectatm.com) and [www.co-opfs.org](http://www.co-opfs.org).

