

Millionaire Club meets Santa Claus!!

Santa was on hand again this year at the MCT branches to take free photos with the kids and hand out special Christmas gifts!!

The Millionaire Club is a kid club savings account for kiddos up to 8 years of age. When the account is opened, they receive an MCT squeeze bottle and a punch card. Every time they make a deposit, their card is punched and they are working towards special prizes!!

Santa visited our Bridge City branch on Friday, December 5th and our Port Neches branch on Friday, December 12th.



Sounds of the Season

MCT Credit Union invited area school choirs to perform for the holidays. Performances were done this year by the following:

Woodcrest Elementary
Star Academy
Groves Elementary
Indian Singers
Port Neches Elementary
Bridge City Middle School
Sims Elementary
GreenFrog Daycare
Langham Elementary
LCM High School
WOS Middle School
WOS High School
Lumberton High School
Lumberton Intermediate School

Thanks to all of you for the outstanding holiday entertainment!!



MCT Credit Union - *"Making Commitments Together"*



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

Nederland Branch
524 Hwy 69
Nederland, TX 77627
(409) 722-9133

Bridge City Branch
4837 Hwy 87
Orange, TX 77630
(409) 735-8777

Orange Branch
5401 N. 16th St.
Orange, TX 77631
(409) 883-5506

Lumberton Branch
94 N LHS Drive
Lumberton, TX 77657
(409) 751-4425

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The • Learning • Tree

Spring 2009

A publication for MCT Credit Union Members

We Want You to... “Invest in America”

**Chrysler is
“Investing in
America” and**

***MCT has
Millions to
Lend!***



Participating Chrysler dealerships are willing to offer additional rebates to customers who finance at MCT Credit Union. This could mean up to \$1,000 extra rebate money in your pocket on top of any existing dealership rebate promotions. This exciting “Invest in America” opportunity is only offered for a limited time so drop by any Credit Union branch and get your pre-approval letter today!*

Don't Forget. . . It's tax season and the perfect time to apply your tax refund for your down payment!

Log on to mctcu.org for a list of participating dealerships.

*Must meet credit qualifications. Offer good until June 30, 2009.



MCT Credit Union

Branch Locations/Hours/Contact Information

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

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.

BEAUMONT	Credit Union Co-op ATM 3504 Hwy 365 <i>(across from Central Mall)</i>	GROVES
Education First Federal Credit Union 7025 Eastex Freeway <i>(2 terminals)</i> 4695 Rolfe Christopher	Neches Federal Credit Union 2623 Nederland Avenue	Shell Fastlane 3911 Pure Atlantic 5410 W. Parkway
Shell Fastlane:	JASPER	BRIDGE CITY
190 N. Major Drive 5610 College Street 3890 IH-10 South 1755 E. Cardinal Drive (@ MLK) 2810 Eastex Freeway 7395 Highway 10 (@ Major Drive) 255 Dowlen Road 10910 Eastex Freeway 205 IH-10 North 3875 IH-10 South 2245 IH-10 @ Washington 10915 Eastex Freeway 1650 W. Cardinal Drive 4115 E. Lucas 195 IH-10 North	804 W. Gibson Street <i>(Murphy Oil in WalMart parking lot)</i>	MCT Credit Union 4837 Hwy 87
NEDERLAND	LUMBERTON	ORANGE
MCT Credit Union 524 Hwy 69	Dupont Goodrich FCU 695 Main	MCT Credit Union 3735 N. 16th Street
Shell Fastlane 104 Memorial Highway 839 Nederland Avenue	90 North LHS Drive <i>(Murphy Oil in WalMart parking lot)</i>	WEST ORANGE
Dupont Goodrich FCU 4008 N Twin City Hwy	901 N. Main <i>(Shell Fastlane)</i>	3117 Edgar Brown Drive <i>(Murphy Oil in WalMart parking lot)</i>
The Medical Center of Southeast Texas (MCTCU) 2555 Jimmy Johnson Blvd	PORT ARTHUR	SILSBEE
	8595 Memorial Blvd <i>(Murphy Oil in WalMart parking lot)</i>	1003 Hwy 96 Bypass <i>(Murphy Oil in WalMart parking lot)</i>
	4995 Twin City Highway <i>(Murphy Oil in WalMart parking lot)</i>	VIDOR
	3648 Highway 73 <i>(Shell Fastlane)</i>	Dupont Goodrich Community Federal Credit Union 1430 North Main
	PORT NECHES	Shell Fastlane Highway 105 @ FM 1132 695 W. Railroad
	MCT Credit Union 2736 Nall Street	WINNIE
	Neches Federal Credit Union 776 Magnolia	IH-10 @ FM 1663 <i>(Shell Fastlane)</i>
	Neches Federal Credit Union 2239 Nall Street	

For ATM locations throughout the United States with no terminal fee, please visit www.selectatm.com and www.co-opfs.org.

BOARD OF DIRECTORS:

Randy Chance – Chairman
Jimmy Myers – Vice Chairman
Peggy Delahoussaye – Treasurer/
Secretary
Mike Guidry
Mike Laird
Randy Lupton
Charles Lankford
Yvonne Grimes
Durwood Johnson
Ed White

2009 Scheduled Holiday Closings:

February 16 - Presidents Day
April 10 - Good Friday
May 25 - Memorial Day
July 3 - Independence Day
September 7 - Labor Day
October 12 - Columbus Day
November 11 - Veteran's Day
November 26 & 27 - Thanksgiving Day
December 24 - Christmas Eve
December 25 - Christmas Day

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

ADVISORY MEMBERS:

Debbie Norris



New Fraud Finder Protection

Protect you and your family through the purchase of Fraud Finder, a new, valuable program offered only through MCT Credit Union.

Identity Theft has become the fastest-growing crime in America. You've seen it on the news, read about it in the papers, and maybe even heard about it happening to someone you know. But, you never really think identity theft could happen to you.

The Federal Trade Commission (FTC) estimates that as many as nine million Americans have their identities stolen each year. Don't wait to become a victim. Drop by or call to learn more about our valuable Fraud Protection Services today! You can also go to mctcu.org.



Jupiterimages

New Orange Branch Grand Opening

Our new branch facility located at 5401 N. 16th Street opened the doors in early September.

We held a grand opening celebration and ribbon cutting on October 23rd. Our new branch has a new concept that you will want to take a look at for yourself. It provides the most efficient member service experience that makes your visit worthwhile and comfortable.

Drop by today and see it for yourself!



Better Business Bureau Shred and Forget It Event

MCT sponsored the Fall BBB Shred Event on Saturday, October 11, 2008 from 10:00 a.m. to 1:00 p.m. at Parkdale Mall.

In an effort to reduce identity theft, we are encouraging consumers and businesses to bring documents to shred at NO COST – it's FREE!! 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.



Mark your calendars for the next Shred It Event to be held on **Saturday, April 4th from 10:00 a.m. to 1:00 p.m. at Central Mall.** Be identity theft free – come out to *“Shred It & Forget It”* on April 4th!!

Community Corner

MCT Board Member Remembered

Mr. David Garrett, a member of our Board of Directors, passed away on Friday, December 19, 2008. He served as Director for almost thirty years beginning in 1979.

Mr. Garrett was a native of Beaumont and lived in Port Neches since 1974. He was a member of First United Methodist Church in Port Neches. He retired from the Port Neches-Groves ISD as a Principal at Groves Elementary. Mr. Garrett served his country in the United States Air Force as a pilot.



Find Us On Facebook

If you use Facebook to connect with your friends, you can now use the MyMoney application to connect to your NetBranch account. Add MCT's MyMoney application for quick access to your NetBranch account! If you are in Facebook, you never have to leave it to access your account information. Inquire today!

Business Spotlight

Fidelity Exterminating



Fidelity Exterminating is located at 1233 N Twin City Hwy in Nederland and is owned by John and Julie Wagner. The business was started by Julie's father over 50 years ago and specializes in Termite Control and Mosquito Mistaway Systems in addition to complete pest control. They cater residential, industrial and commercial customers. The Wagner's have been members of MCT Credit Union since November 1985. Fidelity has been a member since March 1999.

For more information you can contact them at 724.0200.

MCT delivers backpacks to Sims and Hatton Elementary schools in Bridge City

On Friday, November 7th, Christina Sterling, Branch Manager from MCT Bridge City Branch, attended the Bridge City Big Red pep rally!! After the pep rally, all students were given a backpack and a caring smile!



MCT sincerely supports the community of Bridge City through their efforts of re-building.



Nederland Chamber Coffee

MCT supported the local chamber by hosting the monthly coffee on December 9th at our Nederland branch location.

We are proud to be the very first sponsors of the Chamber's lanyards for the Nederland Heritage Festival.



LifeShare Blood Drive Schedule - 2009

Tuesday, March 31st

9 a.m. to Noon at the Orange branch

Tuesday, April 21st

9 a.m. to Noon at the Nederland branch

Tuesday, June 2nd

9 a.m. to Noon at the Bridge City branch

Tuesday, September 15th

9 a.m. to Noon at the Lumberton branch

Tuesday, November 10th

9 a.m. to Noon at the Port Neches branch



Member Appreciation Day

MCT celebrated this day with the membership on October 28, 2008. MCT nail kits and 2009 calendars along with cookies were served up all day long!! We appreciate our members!!

Scholarship Applications Available

MCT provides six **\$1,000 scholarships** every year to area students graduating from high school. The graduating high school student must be a member of MCT Credit in good standing. Drop by an MCT branch to pick up an application today!

All applications are due to the Port Neches branch no later than March 31, 2009.



Protect Your Identity Shred Event

In order to help protect the citizens in Bridge City, Orange and surrounding communities affected by the Hurricane – we held shred events at our Bridge City and Orange branches for members to drop off their wet and damaged documents to protect them from Identity Theft or fraud.



It's Almost Tax Refund Time!!

Visit our website at mctcu.org and click on the Turbo Tax for the Web link. It takes you through your return step by step, checks for accuracy and files it electronically. It is updated with the new tax law changes to help you get every deduction and tax savings you deserve!

Get your refund faster by having it direct deposited into your account! All you need is our routing number: 313187649, and your full account number (look at the bottom left corner of your checkbook).

Memo		
①	②	③
I: 313187649	I: 0265274859	I: 0137

- ① Routing Number
- ② Account Number
- ③ Check Number

MCT PLATINUM
REWARDS
MASTERCARD



Apply today!
And start
earning
points!!

**Redeem your points for gifts or
gift cards – you can even donate
your points to charity!!**



American Share Insurance
is safe and sound

as are your credit union savings.



Members of credit unions insured by ASI can take great comfort in knowing that their savings are safe, sound and protected by a well-capitalized insurance fund.

The recently passed \$700 billion Federal bailout legislation designed to aid investment firms, insurance companies and banks has left many asking questions about the safety of their savings.

- Members deposits in an ASI primary insured credit union are insured to **\$250,000** per individual account, no matter how many accounts they have with the credit union.
- No credit union member has ever lost money in any ASI-insured credit union account.
- ASI is owned by credit unions, not risk-taking Wall Street investors, and only insures credit unions. Currently, over 1.5 million members belong to credit unions insured by ASI.
- ASI-insured credit unions are well-capitalized and financially sound.
- ASI is selective as to who it insures. Not all credit unions that apply for coverage are accepted due to ASI's strict underwriting standards.
- The ASI insurance fund has never needed a bailout and doesn't need one now. It is a strong, high-quality program that members can trust and rely upon!

Need a Boat Loan?

Low rates and Adjustable terms

Apply Today!



Home Ownership Days!

Join us in April as we celebrate Homeownership with you! We have a full service Real Estate department offering refinancing, home equity loans, home improvement loans, new construction and much, much more!

We are also offering a chance to win your first or next house note **PAID** compliments of MCT Credit Union! Call or drop by any branch today to find out more information. You can also visit mctcu.org.



The Financial Center

Star Student Program

Free Financial Profile Program



The best way to achieve financial security and peace of mind is to follow a disciplined process that involves identifying your goals and exploring financial strategies.

There are a number of different areas to consider when preparing for your future financial security. A great way to start is to identify the goal or goals that are most important to you right now!

- Needs in the Event of Death
- College Funding
- Retirement
- Asset Allocation
- Disability Income
- Long-Term Care

Call 409-727-1446, ext. 2332 today to speak with Johnnie Fling, Financial Advisor, about "Mapping Your Financial Future" with the FREE Financial Profile program!

Products offered through CUSO FINANCIAL SERVICES LP (CFS), and independent broker/dealer and are Not Credit Union Guaranteed - May Lose Value, Investment Representatives are employees of MCT Credit Union and registered with CFS (Member FINRA/SIPC)

MCT Credit Union Star Student Program

MCT is proud to sponsor this program with Channel 12 for area students. Each week, a student is selected for their educational accomplishments.

The student is presented with an MCT backpack and gift certificate for \$25 to open a savings account at MCT.

Congratulations to the following MCT Star Students:

- Connor Marx – Jasper Junior High – 8th grade
- Joann Liang – Odom Academy – 8th grade
- Jace Robertson – St. Mary Catholic School – 7th grade
- Melanie Bransford – St. Anthony Cathedral – 8th grade
- Paige Booker – Marshall Middle School – 8th grade
- Brianna Scott – King Middle School – 7th grade
- Kaitlyn Brett – Cathedral Christian – 5th grade
- Mason Simmons – Central Middle School – 8th grade
- Tai Pham – Travis Elementary – 5th grade
- Cheyenne Wilson – Lumberton Middle School – 8th grade
- Tori Glass – Dick Dowling Elementary – 4th grade
- Jenna Yarbrough – Sour Lake Elementary – 1st grade
- Carson Davis – Sallie Curtis Elementary – 3rd grade
- Savannah Sanford – Pine Forest Elementary – 4th grade
- Eric Kelley – Woodcrest Elementary – 3rd grade
- Madison Hamby – Port Neches Elementary – 4th grade

