

Get Your Stocking Stuffers Here

If you are looking for ideas to wrap and put under the tree for that someone special, MCT Credit Union might just have the best idea for gift giving! VISA gift cards are available for purchase. Also, the Holiday Packs are back again this year in increments of \$25 and \$50. These make great stocking stuffers! Ask a member services representative for details when you are ready to purchase for the holiday season.



Millionaire Club Christmas Party

This exclusive club is specifically designed for the MCT young savers, 0 to 8 years of age.

At account opening, they receive a FREE MCT sport bottle and a punch card. They get their card punched each time they make a deposit and can earn cool prizes!!

We will be celebrating our Millionaire Club with Santa Claus on Friday, December 5th at our Bridge City location and on Friday, December 12th at our Port Neches location from 4:00 to 6:00 p.m.

Please bring your little ones by to see Santa – free pictures will be available!



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

PRSR STD
US Postage
PAID
Permit No. 600
Houston, TX



The • Learning • Tree

4th Quarter 2008

A publication for MCT Credit Union Members

Stop by and Visit our New Orange Branch!



“Anyone who resides in Orange, Jefferson and Hardin Counties can join MCT Credit Union!”

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	PORT ARTHUR	WEST ORANGE
Dupont Goodrich FCU 4008 N Twin City Hwy	8595 Memorial Blvd <i>(Murphy Oil in WalMart parking lot)</i>	3117 Edgar Brown Drive <i>(Murphy Oil in WalMart parking lot)</i>
The Medical Center of Southeast Texas (MCTCU) 2555 Jimmy Johnson Blvd	4995 Twin City Highway <i>(Murphy Oil in WalMart parking lot)</i>	SILSBEE
	3648 Highway 73 <i>(Shell Fastlane)</i>	1003 Hwy 96 Bypass <i>(Murphy Oil in WalMart parking lot)</i>
	PORT NECHES	VIDOR
	MCT Credit Union 2736 Nall Street	Dupont Goodrich Community Federal Credit Union 1430 North Main
	Neches Federal Credit Union 776 Magnolia	Shell Fastlane Highway 105 @ FM 1132 695 W. Railroad
	Neches Federal Credit Union 2239 Nall Street	WINNIE
		IH-10 @ FM 1663 <i>(Shell Fastlane)</i>

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
 David Garrett

ADVISORY MEMBERS:

Debbie Norris

2008 Scheduled Holiday Closings:

January 1 - New Year's Day
February 18 - Presidents Day
March 21 - Good Friday
May 26 - Memorial Day
July 4 - Independence Day
September 1 - Labor Day
October 13 - Columbus Day
November 27 & 28 - 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.

Identity Theft - Awareness



Awareness Can Help Minimize Chances of Being Compromised Online.

No question about it, the Internet has made our lives more convenient. It has allowed greater access to a world of information, goods and services. Unfortunately, con artists have also benefited from the Internet, using it as a vehicle to defraud consumers. Cyber Criminals will continue to explore new territory.

They'll launch attacks using consumer-collaborative sites such as MySpace and YouTube, instant messaging, image spam, send more target phishing scams and launch networks of zombie computers.

This means greater pressure will be placed on consumers to guard against cyber criminals. In response to the rising cyber crime threat, the Federal Trade Commission (FTC) launched an online tool designed to help consumers avoid becoming victims of Internet scams, OnGuard Online. On its web site, www.onguardonline.gov, consumers can take interactive quizzes designed to enlighten them about identity theft, phishing, spam and online-shopping scams. If the user selects a wrong answer, the program explains why that particular misconception about Internet security can lead to trouble. On this site, consumers can also find detailed guidance on how to monitor their credit histories, use effective passwords and recover from identity theft.

While there are no guarantees, awareness can at least minimize your chances of being compromised online. Test your knowledge at www.onguardonline.gov.



Hurricane Ike's Damage to the MCT Lumberton Branch



Unfortunately, the hurricane was not kind to our Lumberton branch, the roof was blown off and the inside of our 2 year old building is a total loss. We hope to have our branch rebuilt and ready to serve you in 4 to 6 months.

In the interim, we now have a temporary building open on site to service membership needs. We will do everything possible to make this process comfortable for you until our new building is ready.



Member Appreciation Days

MCT Credit Union will host Member Appreciation Days at all branch locations on Tuesday, October 28th from 9 a.m. to 5 p.m.

There will be free giveaways, 2009 calendars, cookies & punch!

Join us as we celebrate "Making Commitments Together" with you!

it my credit union
belongs
to me™

Do You Have Direct Deposit?

How much time do you spend coming to, going from, and making deposits at the credit union?

What about the cost of gasoline to get you there, or having to wait in line on those busy days?

Save your time and money!

Direct Deposit is so convenient. Your check is always there on time even on weekends and holidays when the credit union is closed. You can specify where you want your direct deposit to go whether it be your savings account, to pay a loan or all of the above. That's all there is to it. Nothing could be simpler.

Drop by and inquire today!

Community Corner

Lumberton Chamber Coffee



MCT Credit Union hosted the Lumberton Chamber coffee on Friday, August 29th for area businesses.

Teacher Orientation

Every year, MCT attends all area Teacher Orientations to welcome the teachers back to a new school year and let them know how much we appreciate the great job they are doing of educating our youth. Each teacher receives an Academic Planner and a chance to win a \$100 Manning's gift card. Congratulations to this years winners:

Amanda Buehler	Port Arthur
Lisa Lemaire	Port Neches-Groves
Kris Grado	Nederland
Jane Ross	Orangefield
Dianne Winn	West Orange Stark
Jennifer Martinez	Bridge City



Blue Santa

MCT Credit Union has opened an account (#91221) to accept donations for the Blue Santa program. The purpose of the Blue Santa program is to assist the Port Arthur Police Department in purchasing and distributing new Christmas gifts to children that may not otherwise receive gifts.

The kick off for the Blue Santa program was held recently at the MCT Port Neches branch on August 23rd in an effort to create community awareness.

Anyone wishing to donate new toys can deliver them to the Port Arthur Police Department.



Special Financing Available

MCT is committed to the community in this time of need.

We are now offering up to 100% financing on consumer loans with up to 90 days deferral of first payment and flexible terms.*

We also have full service commercial and real estate home improvement financing available.

Our Port Neches, Nederland, Bridge City and Orange branches are available to help you or you can call 1-800-846-1751 for more information.



* For a limited time

A "Heart Felt" Thank You to MCT Staff

We would like to thank our very dedicated staff for returning as quickly as they did after the storm to ensure the operations of the Credit Union and our members were taken care of.

MCTCU was lucky in that all of our branch offices, except one, came through the storm unscathed. This was especially fortunate since the area that was most devastated, Orange County, sustained the least amount of damage to our branches.

Unfortunately, Hurricane Ike left many of our employees with either severe damage to their homes or no home to return to.

They still put the needs of our membership before their own and came to work. We wish to express our sincere gratitude for their loyalty.



Thanks to a great Quality Service Team!!
The Board of Directors & Management of
MCT Credit Union

The Financial Center



Invest A Few Minutes Of Your Time . . . To Develop A Snapshot Of Your Financial Future.

Did you know that we can offer you a free analysis that will tell you when you can retire? It will also help

you determine the steps necessary to get to retirement and it's absolutely free!

Financial Profiles is a program to help you prioritize your needs and implement a plan of action to meet your financial goals.

Many people underestimate the amount of money they will need to enjoy a comfortable retirement. Today's average retiree has a life expectancy of 20 or more years. In order to have enough money to maintain a comfortable lifestyle during retirement, planning should begin as soon as possible.

Contact Johnnie Fling today for an appointment to start your free Financial Profile!! Johnnie is located at our Port Neches branch or you can call her at 409-727-1446, extension 2332.

Holiday Skip A Pay

MCT is here to help make your holidays merry and bright by putting more cash in your pockets through the Holiday Skip A Pay program.

In order to skip your December 2008 payment, you will need to fill out the Holiday Skip A Pay form sent to you in the mail and return it to any location! We will need your information by November 14, 2008 if you intend to skip your December payment this year.

Happy Holidays, early, from your friends at MCT Credit Union!

All Real Estate related loans, home improvement loans, balloon loans, and closed end loans do not qualify for the Holiday Skip-A-Pay option. Loans that are paid from another institution do not qualify. Loan payments must be current prior to midnight on November 28, 2008, in order to qualify for the HOLIDAY SKIP-A-PAY option and at least six payments must have been made on the loan to be eligible. Skipped payment will revert to the end of the loan term and will consist of the principal amount of the skipped payment and any accrued interest due. MCT Credit Union reserves the right to decline skip payment requests at our discretion. **Loans extended during Hurricane Ike are not eligible.**



Frequently Asked Questions About Rewards2U

What is Rewards2U?

It's a unique program that rewards you for using your participating MCT Platinum Rewards MasterCard credit card.

What makes Rewards2U different from "frequent flier" programs?

Unlike typical frequent flier programs, your points are good for absolutely anything. You can book either through your preferred travel agency, direct with travel providers, or on the internet. Any airline . . . Any hotel or resort . . . Any cruise line . . . Any rental car . . . You name it!

What if I don't want to travel?

You can redeem your points for gifts or gift cards from your program brochure. You can also donate your points to charity when you visit our website at mctcu.org, or watch your Rewards2U statements for our special "Bonus Rewards".

How do I earn points?

You earn one point for every dollar spent on eligible purchases made with your MCT Platinum Rewards MasterCard credit card. We keep track of all the points you've earned and provide you with a quarterly Rewards2U point statement.

When can I redeem points?

You can redeem points at any time, day or night, and can redeem with as few as 750 points.

Do Rewards2U points expire?

They're good for four (4) years from the month they're earned. So there's plenty of time (and ways) to use your points.



Your Home Loan Authority

Important questions to ask before you buy a home.

How do I know how much house I can afford?

By getting pre-approved before you make an offer on a home, you will be certain of the amount of the loan you will qualify for, saving you time and trouble.

MCT Credit Union can provide you with full credit approval in advance, which allows you to shop as a cash buyer. With a firm loan approval in hand, you increase your negotiating power, and that can save thousands of dollars on your home purchase.

There are so many loan options. How will I know which one is best for me?

When you are pre-approved by MCT Credit Union, you have access to many loan programs. Together we can determine what loans you qualify for and narrow it down to find the one just right for your financial objectives.

What will my payments be?

The amount of your monthly payment depends on several things, including the total loan amount, loan program, property taxes and insurance.

How much does it cost to be pre-approved?

Absolutely nothing! You have nothing to lose and everything to gain. With a free consultation, we not only help you find the best loan now, but also help you structure future finances by reviewing all the options related to your home loan on a regular basis.

How will pre-approval benefit me when I make an offer?

Full credit approval gives you buying power. It allows you to shop as a cash buyer and increase your negotiating strength. The seller will take your offer more seriously because they will know you already have approval from a lender.

Will my Realtor ask if I am pre-approved?

Yes. Your pre-approval will give your Realtor the confidence to negotiate quickly and in your best interest. MCT will provide you and your Realtor with a pre-approval letter.

Let us make your home-buying experience enjoyable. Full credit approval can give you an edge when negotiating the price of a home. Call us today for an appointment!!



Stop By & Visit Our New Orange Branch

“We’ve Brewed up a whole new type of branch”

Get away from the daily grind and enjoy a cup of coffee with us. Introducing a whole new way to conduct your financial business. Stop by and check it out!



Grand Opening Event!

5401 N. 16th Street

Orange

Thursday, October 23, 2008

Ribbon cutting at 10:00 am.



We will be serving refreshments!

MCT Credit Union is. . . Strong, Safe and Secure

We want you to know that our credit union is a safe and sound financial institution that will insure your account(s) up to **\$250,000** per account.

If you have any concerns or questions, please drop by one of our branches or call us at **409-727-1446** or **1-800-846-1751** and we can provide you with information about the deposit insurance we provide.

