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Port Neches, TX 77651  
(409) 727-1446

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Fall 2009

A publication for MCT Credit Union Members

# Introducing Our New SCHOOL SPIRIT Cards!



Now you can show your spirit while helping the local school district.

Every time you use your **MCT School Spirit Visa Check Card** and sign for the purchase, a portion goes back to help the school. Just swipe, press credit and sign. It's easy!

**Request your new School Spirit Visa Check Card today!**

**MCT Credit Union**

**Branch Locations/Hours/Contact Information**

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

**BOARD OF DIRECTORS:**

Jimmy Myers – Chairman  
Mike Laird – Vice Chairman  
Charles Lankford – Treasurer/Secretary  
Randy Chance  
Mike Guidry  
Randy Lupton  
Yvonne Grimes  
Durwood Johnson  
Debbie Norris

**ADVISORY MEMBERS:**

Ed White  
Randy Brown  
Rebecca Demeter

**2010 Scheduled Holiday Closings:**

**January 1** - New Year's Day  
**January 18** - MLK Day  
**February 15** - President's Day  
**April 2** - Good Friday  
**May 31** - Memorial Day  
**July 5** - Independence Day  
**September 6** - Labor Day  
**October 11** - Columbus Day  
**November 11** - Veteran's Day  
**November 25 & 26** - Thanksgiving Day  
**December 24** - Christmas Eve  
**December 27** - 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> Education First Federal Credit Union 7025 Eastex Freeway (2 terminals) 4695 Rolf Christopher	2245 IH-10 @ Washington 10915 Eastex Freeway 1650 W. Cardinal Drive 4115 E. Lucas 195 IH-10 North	<b>Credit Union Co-op ATM</b> 3504 Hwy 365 (across from Central Mall) Neches Federal Credit Union 2623 Nederland Avenue	<b>PORT ARTHUR</b> 8595 Memorial Blvd (Murphy Oil in WalMart parking lot) 4995 Twin City Highway (Murphy Oil in WalMart parking lot) 3648 Highway 73 (Shell Fastlane)	<b>GROVES</b> Shell Fastlane 3911 Pure Atlantic 5410 W. Parkway	<b>SILSBEE</b> 1003 Hwy 96 Bypass (Murphy Oil in WalMart parking lot)
<b>Shell Fastlane:</b> 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	<b>NEDERLAND</b> MCT Credit Union 524 Hwy 69 Shell Fastlane 104 Memorial Highway 839 Nederland Avenue Dupont Goodrich FCU 4008 N Twin City Hwy The Medical Center of Southeast Texas (MCTCU) 2555 Jimmy Johnson Blvd	<b>JASPER</b> 804 W. Gibson Street (Murphy Oil in WalMart parking lot) <b>LUMBERTON</b> Dupont Goodrich FCU 695 Main 90 North LHS Drive (Murphy Oil in WalMart parking lot) 901 N. Main (Shell Fastlane)	<b>PORT NECHES</b> MCT Credit Union 2736 Nall Street Neches Federal Credit Union 776 Magnolia Neches Federal Credit Union 2239 Nall Street	<b>BRIDGE CITY</b> MCT Credit Union 4837 Hwy 87	<b>VIDOR</b> Dupont Goodrich Community Federal Credit Union 1430 North Main Shell Fastlane Highway 105 @ FM 1132 695 W. Railroad
			<b>ORANGE</b> MCT Credit Union 3735 N. 16th Street	<b>WEST ORANGE</b> 3117 Edgar Brown Drive (Murphy Oil in WalMart parking lot)	<b>WINNIE</b> 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).



## Robinson Announces Retirement. . .



Lee W. Robinson, President/CEO of MCT Credit Union, has announced his retirement effective December 31, 2009. Mr. Robinson was first elected to the Mid-County Teachers Credit

Union Board of Directors in 1975. After serving as Trustee for twenty-two years, he was appointed President/CEO of the Credit Union in February 1997 and currently serves in this capacity. In addition, Mr. Robinson has recently been elected to serve as Trustee of the Board of Directors to continue his service to the members and employees of MCT Credit Union.

Prior to holding the President/CEO position of Mid-County Teachers Credit Union, Mr. Robinson was employed by the Nederland Independent School District for twenty-six years beginning in 1971. He served the district in various positions during this time and for the final eight years was appointed to the position of Superintendent of Schools before retiring from the district in 1997.

Mr. Robinson has been very active in the community and also has encouraged the employees of MCT Credit Union to participate in various civic and community activities. He has been associated with organizations such as; South County Breakfast Lions Club, the Board of Trustee at Mid-Jefferson Hospital, Nederland Kiwanis Club, and Nederland Chamber of Commerce.

Mr. Robinson and his wife Betty are life-long residents of the mid-county area and have raised their four children, Cindy Bienvenu, Diana Richard, Lee "Robby" Robinson, and Suzanne Veit all within the Nederland Independent School District. They continue to be a part of this community as their grandchildren, Ryan Hendrickson, Natasha Bienvenu, Dillen and Ryleigh Richard, and Caitlin Robinson are presently enrolled in NISD and PNGISD. Their oldest grandchild, Anthony

Bienvenu is currently serving in the US Navy and the youngest, Evan Robinson, is one year old, with another granddaughter expected in December.

Mr. Robinson has been instrumental in directing the growth of MCT Credit Union by increasing total assets from \$67 million when he assumed the leadership role to over \$185 million currently. During this same time period, membership growth grew from approximately 11,000 members to roughly 19,000 total members.

Mr. Robinson was also influential in numerous enhancements over his tenure such as changing the Credit Union charter from SEG (Select Employee Groups) based to community charter (anyone living in Jefferson, Orange & Hardin Counties) expanding the Credit Union facilities from one to five branches including Port Neches, Bridge City, Orange, Nederland, and Lumberton. This expansion also involved a merger with Smith Bluff Texas Federal Credit Union. Finally, he began the efforts to implement a new branch concept within the Credit Union network.

Mr. Robinson led the effort to keep the Credit Union on the cutting edge of new products and services for the membership. A few noted accomplishments include expansion of mortgage lending, creation of a centralized call center, establishment of a commercial lending department, implementation of a courtesy pay overdraft protection program, as well as a rewards checking account and credit card programs, and finally improving the member deposit insurance coverage by changing to American Share Insurance Company.

Mr. Robinson and his wife Betty plan to reside in Jasper, Texas and spend time traveling as well as enjoying quality time with their family.

Mr. Robinson's leadership and direction will be missed. The MCT staff and Board of Directors wish Mr. Robinson and Betty the best and thank them both for their many years of service to the MCT family.

## Angelle To Serve As CEO

Thad J. Angelle will assume the President/CEO position of MCT Credit Union from Lee W. Robinson. Upon Mr. Robinson's retirement on December 31, 2009, Angelle will take over the leadership role of the Credit Union.

Angelle is a graduate of Bridge City High School and continued his education at Lamar University where he received a Bachelor's degree in Business Administration. He is also a graduate of the Credit Union National Association Management School.

Thad Angelle has worked in the financial services industry for over twenty-five years. After graduating from college he worked for Ford Motor Credit Company. He began his banking career in 1993 where he gained experience in consumer and commercial lending at Bridge City State Bank. Mr. Angelle started working at MCT Credit Union in 2004 as a member of the senior management team. His primary responsibility was to establish a commercial lending department for the

Credit Union. He furthered his development by also managing the mortgage and collection departments before his promotion to Executive Vice President.

Angelle has held numerous civic and community leadership positions. He is presently a Trustee of the Orangefield ISD Board of Directors, a member of the St. Helen Finance Council and a member of the Bridge City Rotary Club. He served as President of the Bridge City Chamber of Commerce, Lions Club, and Officer of the American Red Cross.

Thad Angelle is the son of Earl and Joyce Angelle of Bridge City, Texas. He resides in Orangefield with his wife Candace and three sons Tyler, Chase, and Cody.



## MCT Employee Anniversary!



Congratulations to Mary Fadhli! She celebrated 30 years at MCT on June 1, 2009!

Mary began her career with MCT as a Vocational student. She has worked in many areas of the credit union and currently holds the position of Chief Lending Officer.

A celebration was held in her honor in June.

## 2009 Board of Directors Election

All nominees for the Board of Directors must be members in good standing and willing to commit their time to credit union business. Applications may be picked up in the office of the Executive Secretary of Administrative Services beginning now and must be filed before November 1st.

The Nominating Committee will nominate one member for each board vacancy, including any unexpired term vacancy. Members may also be nominated by petition if not selected by the Nominating Committee. No nominations will be made from the floor and no write-in candidates will be allowed.

The Secretary of the Board will post those names in nomination by either the Nominating Committee or Petition at least thirty (30) days prior to the annual meeting. In order to vote, an individual must be in their own right and at least eighteen (18) years of age.

This is a brief description of the rules and procedures concerning Board Elections. In the event of any differences between this announcement, official rules and procedures will govern. Copies of the official rules and procedures are available in the office of the Secretary of Administrative Services.

## The Re-Grand Opening of the MCT Lumberton branch . . .

In September of 2008, Hurricane IKE managed to blow the roof off of our Lumberton branch. After 10 months of conducting business from a trailer, MCT held a re-grand opening, ribbon cutting on July 16th to celebrate being back in our branch.



# 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 Money 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.



## 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 2009 payment, you will need to fill out the Holiday Skip a Pay form that you will be receiving in the mail and return it to any location! We will need your information by November 13, 2009 if you intend to skip your December payment this year.

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

# Your New Credit Union Website!



We proudly invite you to visit [mctcu.org](http://mctcu.org) to see the new website we have created especially for you!

It is an easy site to navigate through and find exactly what you are looking for.

Take a little time and visit us online today at [mctcu.org](http://mctcu.org) . . . It's new & user friendly, a must see!



## We've Got Spirit, Yes We Do.

# WE'VE GOT SPIRIT, SO CAN YOU!



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 your school today!

## Scholarship Winners - 2009!!

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 were proud to present 8 area graduating students with \$1,000 each and the only criteria is to be a current member of MCT Credit Union with accounts in good standing and be a graduating senior.

### Congratulations to the following 2009 graduates:

- Wendi Welch – Bridge City High School
- Ashley Maur – Lumberton High School
- Darlynn Deaux Hare – Nederland High School
- Leah Duplantis – Port Neches- Groves High School
- Amber Godeaux – Little Cypress Mauriceville High School
- Brittney Fabacher – Vidor High School
- Adrienne Keegan – West Orange Stark High School
- LaTisha Swire – Orangefield High School

## Home Ownership Days!

Join us in October 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 more!

We are also offering a chance to win your first or next house note PAID compliments of MCT Credit Union! Congratulations to Nancy Bartlett on winning her house note paid in April!!

Call or drop by any branch today to find out more information. You can also visit [mctcu.org](http://mctcu.org).



## Community Corner

### Golden Triangle Home Show



MCT had a booth at this annual event on March 6, 7 and 8th and was successful in providing the community with information on new home loans, equity loans, home improvement loans and much more. If you missed this event, please drop by or give us a call for more information.

### Member Appreciation Day

MCT Credit Union will host Member Appreciation Days at all branch locations on Friday, October 16th from 9 a.m. to 5 p.m.

There will be free giveaways, 2010 calendars, cookies & punch!

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

### Walk Against Domestic Violence



MCT formed a team of several employees to participate in the Walk Against Domestic Violence. This event is put together by Family Services.

### Mercado Days



MCT participated in Mercado Days held in downtown Port Arthur on April 18th. This event is successful in raising money for graduating student scholarships at Memorial High School.

### Three Rivers Cub Scout Summer Camp receive backpacks from MCT!!



MCT sponsored 700 backpacks for the Three Rivers 2009 Cub Scout Day Camp. This camp is for 1st through 5th grade boys. They hold 6 weekly sessions packed with fun, adventure, friends and extreme recreation.

Three Rivers Council promotes, administers and supervises the Boy Scouts of America's youth educational program for character development, citizenship training, personal fitness and provides outdoor facilities for camping and training of all age groups involved in Scouting, ranging from Tiger Cubs (boys in the first grade), Cub Scouts (boys from 2nd through 5th grade), Boy Scouts (age 11 through 17), to Explorers and Venturers (young men and women of high school age).

### MCT Teams Up With Junior Achievement!



Several employees from MCT taught Junior Achievement in the Port Neches and LCM school districts this past Spring. Financial Literacy is a very important piece of education that we believe our upcoming youth need to understand. MCT will continue to provide Financial Literacy through Junior Achievement for the area school districts.

## Business Spotlight

### Woodworkers Paradise, Inc. Lumberton, Texas



Woodworkers Paradise, Inc. is located at 1555 Hwy 96 South in Lumberton. The business has been owned by Basar and Jeanie Holt since 1993. Woodworkers sells woodworking tools and equipment by Shop Fox and Festool just to name a few manufacturers. They also offer sharpening services and conduct seminars from time to time.

Woodworkers Paradise, Inc. has been a member since 2007. For more information call them at 409.755.2361.



# Introducing a Check Card with Personality. (yours)

Now you can design your own Visa Check card using your favorite photo! Just provide us with your digital image and we'll add it to the front of your Visa Check card in full color. If you don't have an account, open one today!

