

It's Easy to Switch to MCT Credit Union!!

The new Mexico state quarters are now available
[Read more](#)

ATM Locators
pulse
Click here for free local

Mortgage & Commercial Lending
January 15, 2007
Full service Mortgage and Commercial Lending. MCT Credit Union - We Make It Happen
[Read more](#)

For sale
2006 Nissan Titan

[See more on this item](#)
[See more items for sale](#)

Credit Union Shared Branching Network
May 16, 2007
Living away from Southeast Texas? On vacation? Can't get to the credit union? Use one of our shared branches to access your accounts remotely.
[Read more](#)

2008 Holiday Closings
October 23, 2007
Curious about MCT's 2008 Holiday Calendar?
[Read more](#)

Stay current with our newsletters

- Third Quarter 2007 Member Newsletter
- Fourth Quarter 2007 Member Newsletter
- Youth Newsletter - Winter 2007
- First Quarter 2008 Member Newsletter
- Second Quarter 2008 Member Newsletter

Switch Kit
Switching over to MCT is easy. Learn how you can make MCT your financial institution.
[Make the switch!](#)

You can access the MCT "Switch Kit" online at mctcu.org. It has everything you will need to make the switch and our friendly staff will be happy to help you fill out the forms - that's all it takes to switch your checking account over to MCT Credit Union.

Inquire Today!!



THANK YOU
Hardin County
for voting us
Best Credit
Union!

Summer is here...

What do you think of when summer approaches?



BOATING



New Car



CAMPING

Vacations



New RV

MCT Credit Union can handle any of these loan types for you at low interest rates. Don't let the summer go by and leave you behind . . .
Inquire Today!!

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

Northway Orange Branch
3735 N. 16th Street
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

3rd Quarter 2008

A publication for MCT Credit Union Members

BETTER DEPOSIT INSURANCE “A SAFER PLACE FOR YOUR MONEY”



ARE YOUR ACCOUNTS INSURED UP TO
\$250,000?

There's Strength In Our Numbers

Accounts in this credit union are insured up to \$250,000
by American Share Insurance.



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
Northway Orange Branch 3735 N. 16th Street Orange, TX 77631 (409) 883-5506	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	
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	Drive Thru 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	After 5:00 pm www.mctcu.org (409) 724-3500 – or –	Sunday-Sunday (888) 610-3500
	(800) 846-1751	

MCT Credit Union Surcharge Free ATM Locations

Visit any of the following locations and pay no ATM surcharge fee when you use your MCT Checkmate Debit Card or MCT ATM Card. For additional surcharge free ATM locations throughout the United States visit www.selectatm.com and www.co-opts.org.

BEAUMONT Education First Federal Credit Union 7025 Eastex Freeway (2 terminals) 4695 Rolfe Christopher	Credit Union Co-op ATM 3504 Hwy 365 (across from Central Mall) Neches Federal Credit Union 2623 Nederland Avenue	GROVES Shell Fastlane 3911 Pure Atlantic 5410 W. Parkway BRIDGE CITY MCT Credit Union 4837 Hwy 87
Shell Fastlane: 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	JASPER 804 W. Gibson Street (Murphy Oil in WalMart parking lot) LUMBERTON Dupont Goodrich FCU 695 Main 90 North LHS Drive (Murphy Oil in WalMart parking lot) 901 N. Main (Shell Fastlane)	ORANGE MCT Credit Union 3735 N. 16th Street WEST ORANGE 3117 Edgar Brown Drive (Murphy Oil in WalMart parking lot)
NEDERLAND 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	PORT ARTHUR 8595 Memorial Blvd (Murphy Oil in WalMart parking lot) 4995 Twin City Highway (Murphy Oil in WalMart parking lot) 3648 Highway 73 (Shell Fastlane) PORT NECHES MCT Credit Union 2736 Nall Street Neches Federal Credit Union 776 Magnolia Neches Federal Credit Union 2239 Nall Street	SILSBEE 1003 Hwy 96 Bypass (Murphy Oil in WalMart parking lot) VIDOR Dupont Goodrich Community Federal Credit Union 1430 North Main Shell Fastlane Highway 105 @ FM 1132 695 W. Railroad WINNIE IH-10 @ FM 1663 (Shell Fastlane)

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.

Small Business Checking

Only \$5!



- No hidden per item fees
- No minimum monthly balance required

You work hard for your money. Don't let other financial institutions drown you in fees for your Small Business Checking Account every month.

Switch to MCT today!



Is Your CHECKING
This BIG?

6.01% APY*
powered by BancVue
earn: REWARD RATE
on balances up to \$25,000
with ATM FEE REFUNDS NATIONWIDE**



**It's the new free extreme checking!
Only at MCT Credit Union!!**

**To earn the Reward Rates, perform
the following each statement cycle:**

1. Make at least 10 Check Card Merchant Transactions per qualification cycle***
2. One Direct Deposit or ACH Auto Debit or One Bill-Pay
3. Receive Electronic Statements



*6.01% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000, and 1.01% APY paid on all amounts above \$25,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.50% APY; however, it will not receive ATM refunds for that time period. Rates as of February 1, 2008. We may change the interest rate and APY at any time after the account is opened. No Minimum Balance Required. However you must deposit a minimum of \$100 to open this account. Available to Personal Accounts only. No monthly service charge. **ATM fee refunds up to \$25 per cycle if requirements are met. ***Qualification cycle is defined as the first of the month up to the second to last business day of the month. Transactions that post on the second to last business day of the month through the end of the month will qualify for the next month's transactions.

Shred It & Forget It!

MCT is sponsoring this event hosted by The Better Business Bureau on Saturday, September 27th at Parkdale Mall from 10:00 a.m. to 1:00 p.m.

In an effort to reduce identity theft, we are encouraging consumers and businesses to bring documents to shred at no cost – that's right – it is 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. Shred-It and ArmorShred are providing mobile shredding trucks for the one day event.

Be identity theft free – come out to “Shred It & Forget It” on September 27th!!

More surcharge-free ATMs

MCT joined the Co-Op network to give members access to over 800,000 surcharge-free ATMs in the United States and Canada! For a list of ATM locations, visit us online at mctcu.org.



Visit an MCT Branch Anywhere



Remember, MCT is also a member of the Shared Branching Network which means you can access your account at many locations nationwide. For a

list of service locations, you can visit the Shared Branching Network site at www.cuservicecenter.com or call 866-812-2872.

Access Your MCT Credit Union Account No Matter Where You Are

Access your savings through the following ATM networks:

- Pulse Select, Plus, Cirrus, or Co-Op Network

Access your checking with a VISA check card:

- Use VISA check card(s) wherever VISA is accepted.

MCT online account access with bill pay and e-statements.

Credit Union Service Center: for locations, call 866-812-2872 or go to www.cuservicecenter.com

Check credit union website at mctcu.org for updates, links and account access.

MCT Information Hotline: (800-846-1751) Useful during a disaster situation or when you are out of the area.

MCT Credit Union also has a 24/7 Call Center available where members are able to speak to a live person, even during a disaster situation.

Community Corner

Cub Scouts Camp



MCT sponsored 700 backpacks for the Three Rivers 2008 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).

Business Spotlight

*The Barnett Fence Company
1701 Port Neches Avenue,
Port Neches, TX*



The Barnett Fence Company was established in 1975 by Mike Barnett Sr. of Port Neches under Barnett Construction. It is now owned and operated by Mike Jr. and Tracy Barnett. The company builds quality residential, commercial, and industrial fencing. The Barnetts have been members since 1988, the business has been members since 2006. Contact them at 409.727.1063 or go by 1701 Port Neches Avenue in Port Neches.

Mercado Days

MCT participated in Mercado Days held in downtown Port Arthur on April 18th and 19th. This event is very successful in raising money for scholarships and we are proud to be a part of this event!



Children's Miracle Network: Credit Union for Kids

The 16th annual CMN-CUFK golf tournament was held on Friday, May 9th and was a huge success! This year's tournament raised approximately \$17,000 all to benefit Children's Miracle Network. The CMN telethon was held on Saturday, May 31st at Christus St. Elizabeth Hospital pavilion with MCT employee participation.



MCT employees will also be participating in a bowling tournament in September with all proceeds going to CMN. Thanks to all for your support!!



RiverFest

MCT proudly sponsored the lanyards this year and volunteered in the Port Neches Chamber booth during the RiverFest. This annual event is always a success.



Mother's Day Winner!!



All Moms who visited credit union locations on May 9th had a chance to enter a drawing for a \$100 gift certificate to The Skin Salon and Day Spa in Nederland. Congratulations to Elaine Reeh of Bridge City!



Father's Day Winner!!

All Dads who visited credit union locations on June 13th had a chance to enter a drawing for a \$100 gift certificate to Academy. Congratulations to Jason Engle of Nederland!



The MCT 6.01% APY checking is SO BIG that it made it all the way to Paris!!



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 November 3 and must be filed before December 1.

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.

2008 Scholarship Winners

MCT Credit Union is proud to award eight (8) area graduating students with a \$1,000 scholarship for each to begin their adventure into career education.



Port Neches-Groves – Antonella Hebert



Bridge City – Taylor Miller



Orangefield – Trey Perkins



Nederland – Alyson Vanek



Memorial – George Romar



Lumberton – Brittany Holmes

*Pictures unavailable for:
West Orange Stark – William Albright
Warren – Stephen Carnley*



Apply for your business loan today! At MCT Credit Union, We Make It Happen!!



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



Revolving Lines of Credit



Commercial Real Estate Loans



Equipment & Inventory Loans



ACH & Merchant Services Products



Local Decision Making



www.mctcu.org

Call MCT Credit Union For An Appointment Today!

**Port Neches * Nederland * Bridge City * Orange * Lumberton
409-727-1446**

Homeownership Days at MCT Credit Union!!

“The Best Home for your Home Loan”

Everyone was able to register to win their next house note paid and winners were selected for March, April and May. Congratulations to the following:



Reagan & Kim Hawkins



Richard & Michelle Askew



Jared & Jessica Walker

The schedule of events included a \$50 Lowes gift card upon Mortgage Loan closing and free appraisals! MCT offers exciting products with competitive rates and flexible terms available on Home Equity Loans, Home Improvement Loans, New Construction Loans, Mortgage Refinancing and more! Apply Today!!

MCT PLATINUM
REWARDS
MASTERCARD



Apply today!

And start
earning
points!!

Star Student Program

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:

Anna Hubbell – 8th grade – Anthony Cathedral School
Reid Yentzen – 3rd grade – Sour Lake Elementary
Joel Bardwell – 3rd grade – Highland Park Elementary
Jayce McKinstry – 4th grade – Living Waters Christian Academy
Ben Adams – 3rd grade – Read Turrentine Elementary
Kyra Odom – 5th grade – Dequeen Elementary
Ian Duroisseau – 4th grade – French Elementary
Denisse Cardenas – 5th grade – Eugene Field Elementary
Tylia Kim – 5th grade – Homer Drive Elementary
Ashton Nathan – 5th – Martin Elementary

