



# The • Learning • Tree

2nd Quarter 2007

A publication for MCT Credit Union Members

## Home Mortgages

That Work for YOU!

Register all month to win your first or next house note PAID\* compliments of MCT!

### WHAT'S INSIDE

- Home Ownership Days
- The Winner's Circle Auto Loan Program
- The Right Commercial Loan
- Summer Loans
- The Financial Center

**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>Northway Orange Branch</b> 3735 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>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>Drive Thru</b> 7:00am-5:00pm M-Th 7:00am-6:00pm Friday 9:00am-12:00noon Saturday
<b>Call Center 24/7</b>	After 5:00 pm	Sunday-Sunday
<b>NetBranch</b>	<a href="http://www.mctcu.org">www.mctcu.org</a>	
<b>T.E.S.S.</b>	(409) 724-3500 or (888) 610-3500	
<b>Toll-Free</b>	(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](http://www.selectatm.com).

<b>BEAUMONT</b> Education First Federal Credit Union 7025 Eastex Freeway (2 terminals) 4695 Rolfe Christopher	<b>JASPER</b> 804 W. Gibson Street (Murphy Oil in WalMart parking lot)	<b>BRIDGE CITY</b> MCT Credit Union 4837 Hwy 87
<b>NEDERLAND</b> MCT Credit Union 524 Hwy 69 Dupont Goodrich Community Federal Credit Union 4008 N Twin City Hwy The Medical Center of Southeast Texas (MCTCU) 2555 Jimmy Johnson Blvd Credit Union Co-op ATM 3504 Hwy 365 (across from Central Mall) Neches Federal Credit Union 2623 Nederland Avenue	<b>LUMBERTON</b> 90 North LHS Drive (Murphy Oil in WalMart parking lot)	<b>ORANGE</b> MCT Credit Union 3735 N. 16th Street
	<b>PORT ARTHUR</b> 8595 Memorial Blvd (Murphy Oil in WalMart parking lot) 4995 Twin City Highway (Murphy Oil in WalMart parking lot)	<b>WEST ORANGE</b> 3117 Edgar Brown Drive (Murphy Oil in WalMart parking lot)
	<b>PORT NECHES</b> MCT Credit Union 2736 Nall Street Neches Federal Credit Union 776 Magnolia Neches Federal Credit Union 2239 Nall Street	<b>SILSBEE</b> 1003 Hwy 96 Bypass (Murphy Oil in WalMart parking lot)
		<b>VIDOR</b> Dupont Goodrich Community Federal Credit Union 1430 North Main

**BOARD OF DIRECTORS:**

Randy Lupton - *Chairman*  
Charles Lankford - *Vice Chairman*  
Randy Chance - *Secretary*  
Peggy Delahoussaye - *Treasurer*  
Yvonne Grimes  
Charles Lankford  
George Eisenmann  
Mike Guidry  
Durwood Johnson  
Mike Laird  
Ed White  
Jimmy Myers

**2007 Scheduled Holiday Closings:**

**January 1** - New Year's Day  
**February 19** - President's Day  
**April 6** - Good Friday  
**May 28** - Memorial Day  
**July 4** - Independence Day  
**September 3** - Labor Day  
**October 8** - Columbus Day  
**November 22** - Thanksgiving Day  
**November 23** - Thanksgiving  
**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  
David Garrett

**Special Offer for MCT Members**

**Do you need a quick, small, short term loan?**

As a member of MCT Credit Union, you can receive **2.4%** off your qualifying loan rate with a loan amount of \$2,500 or less for a 12 month term.

Call us or drop by to find out how you can take advantage of this special offer!!

**What a deal! 2.4%**  
OFF YOUR QUALIFYING  
LOAN RATE!



**T.E.S.S.**

**T.E.S.S. - Telephone Express Super Service**

Telephone Express Super Service provides automated access to your account 7 days a week, 24 hours a day via any telephone and it is a free service offered to all Members.

T.E.S.S. is easy to use and provides step-by-step instructions right over the phone. The following transactions and inquiries are available through T.E.S.S. -

- Account Balance Inquiry
- Account Transfers
- Loan Payments
- Account History
- Verify Cleared Checks
- Inquire about Dividends & Interest Paid
- Verify Deposits

Call or drop by to get signed up if you are not already -you will be glad you did!



Celebrate!

# MCT is Celebrating Home Ownership!

Join us in April as we celebrate Homeownership with you! We will be offering our New Home Loans, Refinancing, Home Equity, 1st Time Home Buyers and much, much more!

If you apply online at [www.mctcu.org](http://www.mctcu.org) before June 30th, you will receive your appraisal for FREE!! (\$350 value) We also offer a \$50 Lowes gift card upon the closing of all Mortgage Loans.

Mark your calendar for April 30th - all 5 branches will be serving cake and punch!

\*Some Restrictions may apply. Offer good up to June 30, 2007. Principal & Interest only - escrow to be paid by borrower.



**Register all month to win your first or next house note PAID\* compliments of MCT!**

## Features & Benefits of MCT Credit Union Financing

FEATURE	BENEFIT
Local Financial Choice	Easy access for help
Easy Forms	No Lengthy application and can apply online
Provides personal, accurate, and timely service for members	Gives you a sense of dependability, experience and lenders that make it happen
Experience	MCT offers you over 50 years of Mortgage lending experience
Membership to the Credit Union for life	Credit Union membership is a valuable benefit to you
Money Stays Here	Member Owned, decisions made locally

## Community Corner



### Golden Triangle Home Show

MCT had a booth at this annual event and was able to help the community by providing information on new Home Loans, Home Equity

Loans and Home Improvement Loans. If you missed out on this event, please drop by or give us a call for more information. MCT gave away 5 - \$50 Lowes Gift Cards!! The winners were - Shirley Patten of Orange, Katie Evenson of Beaumont, Michelle Lansdale of Bridge City, Yvonne Hall of Lumberton and Sue Ryder. Congratulations and enjoy!

**Nederland Heritage Festival Parade** - MCT proudly sponsored and participated in the Nederland Heritage



Festival parade this year on March 17th and also won 2nd place! The MCT float was decorated with the "Join the Winning Team" theme.

**Shred It and Forget It** - MCT Credit Union sponsored this event again along with the Better Business Bureau. This year, it was held at the Central Mall parking lot on February 10th. We are committed to helping the community reduce identity theft! This event will be held again in the Fall 2007 and it's absolutely free!

**March of Dimes** - MCT is once again proud to be a sponsor for the March of Dimes this year. Our Staff will be "baking for babies" on Friday May 11th at all branch locations. We are also selling "baby booties" for \$1.00 each and all proceeds will go to support the March of Dimes. Please drop by and help us raise money for this important cause.



**Port Neches RiverFest** - MCT Credit Union on Nall Street is a RiverPass advance ticket location beginning Monday, April 2 through April 27.

## Business Spotlight

### Mid County Farm & Feed



Mid County Farm & Feed is owned by Robert and Pearl Pool of Port Neches. It is located at 128 S Twin City Hwy in Nederland. The Pools have been MCT members since April, 1992. They purchased the business in June of 2005. The business carries animal feed and pet supplies, everything a successful

garden and yard requires, and beautiful country nick knacks for the home and garden. The Pools have made some wonderful renovations and additions to the store. They are so friendly and knowledgeable and enjoy working with their neighbors.

MCTCU looks forward to a long business relationship with Mid County Farm & Feed.

## Golden Triangle Days

### Golden Triangle Days in Austin

February 25 - February 27

Every year, the state government holds Austin legislative days. This event provides an opportunity to build business relationships with others from Southeast Texas, as well as, state officials, agency directors and their staff members. Meetings with State Agency Department heads and other officials provide a forum for our delegation to provide information and/or requests to those in Austin asking for their support or assistance. Some of this years' agenda included topics such as; preserving Texas water resources, transportation and infrastructure, windstorm insurance, more assistance for Hurricane Rita victims, public school education and economic development.

*Kathy Buescher, Business Development of MCT Credit Union attended this event.*



*You want the*  
**HOUSE** *We want to*  
*Call us today!* **HELP**



Your credit score is a number based on the information in your credit file that shows how likely you are to pay a loan back on time – the higher your credit score, the less risk you represent. The credit score that lenders use is called a FICO score. Your FICO score helps a lender determine whether you qualify for a loan and what interest rate you'll pay.

### What makes up your credit score?

- 35% Based on payment history, (i.e. on-time pays or delinquencies) More weight is placed on current pay history.
- 30% Capacity. Capacity is king!
- 15% Length of credit
- 10% Accumulation of debt in the last 12-18 months. Number of credit inquiries and opening dates can affect your score.
- 10% Mix of credit. Installment debt raises your credit score and revolving credit lowers it. The more finance company loans you have, the lower the score.

### What actions will hurt your credit score?

- Missing payments (regardless of the dollar amount. It will take 24 months to restore credit with one late payment.)
- Maxing out your credit cards.
- Closing credit cards out. This lowers available capacity.
- Shopping for credit excessively.
- Opening up numerous trades in a short time period.
- Having more revolving loans in relation to installment loans.
- Borrowing from finance companies.

### What doesn't affect your credit score?

- Debt ratio
- Income
- Length of residence
- Length of employment

### Approximate Credit Weight for Each Year

- 40% Current to 12 months
- 30% 13-24 months
- 20% 25-36 months
- 10% 37+ months

### Improve credit score:

- Pay down credit cards
- Do not close credit card accounts because capacity will decrease
- Always make payments on time. Older late pays will become less significant with time.
- Slow down on opening new accounts
- Acquire a solid credit history with years of experience
- Move revolving debt to installment debt.



Melissa Herrington  
Mortgage Loan  
Department

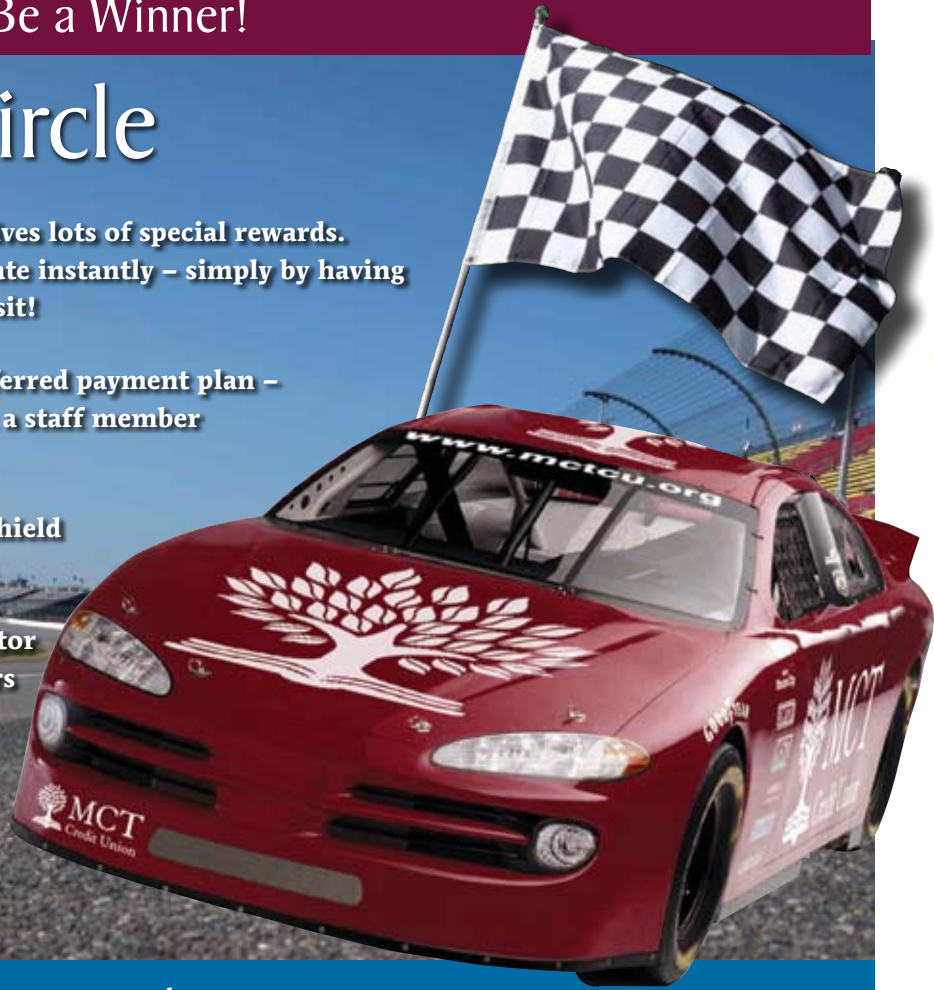
Be a Winner!

# The Winner's Circle

Be a Winner!! This MCT auto loan club receives lots of special rewards. For a limited time, receive 1/2 % off of your rate instantly – simply by having an MCT Checking account with Direct Deposit!

In addition, take advantage of our 90 day deferred payment plan – that's right!! No payments for 90 days!! Ask a staff member for more details.

MCT Credit Union is now offering a Multi-Shield Protection Plan – FREE !! This plan offers ding repair, windshield repair, in-tire repair, replacement tire & wheel guarantee, full motor club roadside assistance coverage and it covers your vehicle for 5 full years! It's simple – get pre-approved at MCT before you car shop and the Multi-Shield Protection Plan is all yours at no charge upon closing! Drop by and get pre-approved for your vehicle loan today!



We Make It Happen!

BUILD YOUR BUSINESS STRONGER

## The Right Commercial Loan



Thad Angelle,  
Vice President of  
Business Lending

At MCT Credit Union, we offer everything that a new or existing small business could ever need or want.

We have a full service Member Business Loan department with many years of experience to help you with your financial needs. The success of the program is attributed to convenient, personal service and local decision making.

There are many products to choose from including, but not limited to, \$5 business checking accounts, revolving lines of credit, commercial real estate loans, equipment and inventory loans, ACH and merchant services.

Drop by any of our 5 convenient locations and let us help your grow your business!



## Star Student Program

### The 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 and teacher are interviewed every Wednesday morning at 6:45 a.m. on Channel 12. The student is presented with an MCT backpack and gift certificate for \$25 to open a savings account at MCT to start college fund.

#### Here are the weekly winners:

Date	Student	Grade	School
2-14	<b>G'Ana Staten</b>	3	Lucas Elementary
2-21	<b>Kaitlyn Richardson</b>	7	Austin Middle School
2-28	<b>Andrew King</b>	5	Kountze Elementary
3-07	<b>Matthew Daigle</b>	6	Lumberton Elementary

**Congratulations to the MCT Star Students!**

*What do you think  
of when you think  
of summer time?*



*CAMPING?*



*BOATING?*



*RV FOR VACATION TRAVELING?*

For a limited time, receive **1/2%** off of your loan rate on RVs, trailers and boats - Compliments of MCT Credit Union when you have an MCT checking with Direct Deposit. Drop by one of our 5 convenient locations today and speak with a staff member.

## The Financial Center

A crossroads in your career could open a window to many investment opportunities. Whether you are leaving or changing jobs, there are many financial decisions to consider, for both your short - and long-term needs. It's important to note that leaving your job does not have to mean leaving your money.

Whatever road you decide to take, The Financial Center can help guide you along and make sure you're aware of the options available to you during such transitions. Our CFS Financial Advisor, Johnnie Fling, will evaluate the financial decisions you are facing and help you make the most out of your money. We invite you to contact Johnnie today for a complimentary consultation.



Johnnie Fling  
The Financial Center  
CUSO Investment Services  
409.719.4478

Investment Products and services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUIFS Insured, not credit union guaranteed and may lose value. Registered Representatives are employees of MCT Credit Union and registered through CFS.



## 2007 Theme Park Tickets

### Schlitterbahn/Galveston

Adult (12 and up) (4/28/07 to 09/15/07) \$31.28  
 Child (3 to 11) \$25.87  
 2 and under Free

### Schlitterbahn/New Braunfels

Adult (12 and up) (04/28/07 to 09/15/07) \$32.65  
 Child (3 to 11) \$26.65  
 2 and under Free

### SeaWorld

Adult 2 Day Pass (03/05/07 to 09/30/07) \$44.97  
 Child (10 and up) \$44.97  
 (3 to 9) \$36.32  
 2 and under Free

### Fiesta/San Antonio

One Day Ticket (03/10/07 to 09/30/07) \$31.35  
 2 and under Free

### Six Flags/Dallas

One Day Ticket (03/10/07 to 09/30/07) \$28.00  
 2 and under Free

### Hurricane Harbor

One Day Ticket (5/26/07 to 09/30/07) \$21.00  
 2 and under Free

### Splashtown

One Day Ticket (4/28/07 to 09/30/07) \$19.29  
 2 and under Free

\*\*\* Tickets are not valid May 19th \*\*\*

## Great New Services at MCT!

We are pleased to provide our membership with exciting new services! Effective June 1, 2007, we will be offering the following:

- **Mini Debit Card** - \$5 for New and Replacement Cards
- **Electronic Transfers from MCT to another institution** - \$5 per transaction
- **Check By Phone** (Debit checking account from another institution) - \$10
- **Hold Mail** (Members requesting MCT to hold their monthly statements for pick up) - \$10 per month, per statement cycle

### Notice of Fee Increase

Members who are currently renting a safe deposit box and have to have the lock drilled because of lost keys or other reasons, the fee will increase to \$175 effective June 1, 2007.



## LifeShare Blood Drive Schedule

Monday, May 14th –  
 Port Neches and  
 Lumberton  
 (9am to noon)

Thursday, November 8th –  
 Port Neches  
 (9am to noon)

# 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

PRSRT STD  
 US Postage  
**PAID**  
 Permit No. 600  
 Houston, TX