

SWAP & DROP

Reduce your interest rate!
Save every month!

One of the greatest advantages of membership in My Credit Union has been our auto refinance program. Knock up to 2% off your current rate.

We understand members may purchase new or used autos over the weekend when the credit union is closed.

No problem! We offer the chance to refinance at My Credit Union.

Our employees are happy to help and do all the paperwork.

Just drive your auto to the local branch and bring your pay stub, payment book, account number and 10 day payoff. We can help you get the payoff if needed. We get your loan approved and send a check to the finance company and you are saving next month.

Give us a call on any vehicle you have financed anywhere else !

* =
annual percentage rate, with qualified credit, terms subject to length of loan and credit conditions, subject to change at any time. There is a minimum annual percentage rate based on the current market.



Home Equity Loans as low as 3.99%*

Home improvements, new a/c unit this summer, college expenses coming up?

Give us a call. How may we help? low fees, quick closing, friendly and informative employees

Mobile Banking APP & Check Deposit!

We are doing our best to bring you the latest products and services in the market. We just introduced the mobile banking app.

You can find our app in the app store under mycu tx. Scan the QR box below to go to the app. Also, we now have mobile check depositing through your phone, by taking a picture of your check and emailing it to us. Contact your MYCU branch for approval and the link to set this up on your phone.

Apple

Android



Do you know ?

- > My Credit union is not for profit? Under the IRS code a 501c10?
- > That ALL benefits & costs are shared by members?
- >The credit union's main income and business is loans?
- >That when a member deposits money, it costs the credit union unless it can loan it out?
- >That when member finances an auto elsewhere,the credit union membership loses the income?
- >That there are no investors in the credit union? All capital is money saved from past profits.
- > The Board of Directors are non paid and members of the credit union?
- >The credit unions net income after all expenses to run the credit union and pay the employees is very small compared to banks?

We are all in this together. We need your loan business. We are here for you and your family.

Let us help with the MATH

When you are looking at that new vehicle, there are a lot of rebates, incentives and discounts available to you AND to the dealer too.

The dealer wants to sell that auto whether you finance with them or not.

So we suggest you avoid the 0% gimmicks and go straight to the discounts and rebates because you are not likely to get 0% In addition to all the discounts.

Normally we have heard that only about 14% of people qualify for the 0%. But, everyone is eligible for a discount off the retail price.

A recent purchase we heard, yielded the gentleman about \$10,000.00 in discounts and rebates and finance incentives. He took the discounts and is refinancing with his credit union. Drive out on his new 4 wheel drive pick up was about \$31,000.00

Here is a rough estimate of how the math may look. We suggest you try this yourself.

	with discounts (more or less)
\$41,000.00 at 0% int.	\$31,000.00 at 3.99%
\$570.00 per month	\$464 per month
72 months \$0 int.	72 mos. int. \$3970.01
total price \$41,000.00	total price \$34,970.00
& higher payment	

My Credit Union is offering new car rates as low as 2.99% a.p.r. on our shortest terms with qualified credit. And we have a match or beat the dealer program.

**TAKE THE REBATES & DISCOUNTS
and FINANCE WITH
MY CREDIT UNION.....**

**.....WE ARE LOOKING OUT FOR YOUR
BEST INTEREST.....
JUST GIVE US A CALL**

www.mycutx.com & see us on facebook

My Credit Unions Roots

My Credit Union was formed in 1975 by employees of the Miller Brewing Company in Fort Worth. Since that time, membership was opened to many other cities & businesses who were too small to start their own credit union. Then several years ago, the membership was opened up to those in several communities. My Credit Union has grown during this time from 1 thousand in assets to 48 million in assets, thanks to the members. To continue to be here and grow as a not for profit, we need members loyalty and their loans. We strive to give the best service and products within our abilities. Your support will help us continue to grow.

Annual Meeting of Membership

The annual business meeting of My Credit Union membership will be held Tuesday May 24, 2016 at 6:30 p.m. This year will be 41 years of service. The business of electing Board of Directors and presenting the members with the past years financial report will the main topic. There will be door prizes and snacks. The meeting will be held at the Crowley Branch office at 301 E. Main, Crowley, TX. My Credit Union local offices will post the location at least 30 days before the meeting. Or, you will be able to call any branch days prior for the information.