



**MTC FEDERAL**  
CREDIT UNION

In Your Best Interest.™

# THE INSIDE TRACK

A QUARTERLY PUBLICATION FOR THE  
MEMBERS OF MTC FEDERAL CREDIT UNION

SPRING 2010

## INSIDE:

- P2 Funds Availability Policy
- P2 Make Your Home Work for You
- P2 The MTC Federal Platinum Visa® Credit Card
- P3 Community Service
- P3 Get Paid for Paying Your Bills
- P3 EdVantage Educational Seminars
- P4 Youth Accounts
- P4 CU Succeed
- P4 Financial Information

## WHEN CONSIDERING LOAN OPTIONS,

## THE SMART CHOICE IS MTC FEDERAL.

Whether it's for essential household needs, summer vacations or any number of unplanned expenses, there are plenty of reasons to get a loan. Since many financial institutions have tightened their lending practices, people are using loan sources never before considered—pawn shops, payday lenders, title loans, finance companies—many of which have extremely high fees and interest rates. The smart choice is MTC Federal.

While many financial institutions have tightened their loan practices, we are as committed as ever to help through lending. We have made another \$25 million available to lend. Plus, we have services like Credit Analysis and Credit Rebuilder to help members with their financial needs. Whether you have good credit, no credit, slow credit or bad credit, all you need to do is sit down with our staff to learn how to improve your credit score and save money. We may even be able to help with loans from other financial institutions unable or unwilling to work with you. Stop in today for a free credit analysis.

**By being a member of MTC Federal, you're part of the credit union family. We believe family should save together and borrow together. This is the credit union way—and that's the credit union difference. More importantly, that's the MTC Federal difference.**



## UPCOMING HOLIDAY CLOSINGS

**May 31**  
Memorial Day  
All Offices Closed

[www.mtcfederal.com](http://www.mtcfederal.com)

# DON'T GET ANOTHER CARD. GET A BETTER CARD.



## FED UP WITH THE RATE HIKES AND LIMIT REDUCTIONS FROM BIG CREDIT CARD COMPANIES?

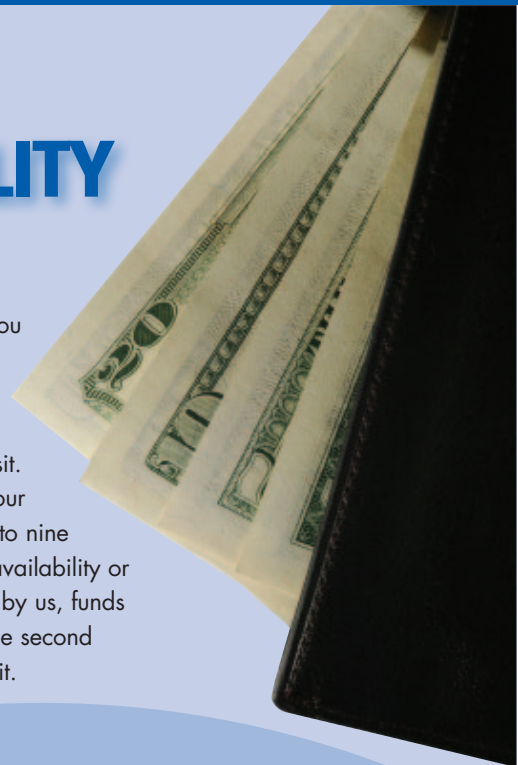
Now's the perfect time to remove high-interest, heavy fees, variable rates and non-reward cards from your wallet. Make room for the MTC Federal Visa Platinum Credit Card. With no annual fee, low APR and generous rewards, there's no better credit card than that offered by your credit union. Plus, for every dollar you spend, you earn points that are redeemable for hotels, airline travel, luggage, gift certificates, electronics and more. **It's the better way to get the credit you deserve.**

- NO ANNUAL FEE
- NO-FEE BALANCE TRANSFERS
- LOW APR
- REWARD POINTS



# FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your transaction (checking) account on the next business day after we receive your deposit. In some cases, we may delay your ability to withdraw funds for up to nine business days. When next-day availability or an exception hold is not placed by us, funds will generally be available by the second business day after day of deposit.



# MAKE YOUR HOME WORK FOR YOU

Spring is here and it is time for vacations, weddings, building decks and sunrooms, adding swimming pools and much more. The equity in your home may provide a great source of funds to help you accomplish your goals. Home loans are a terrific way to borrow in today's economy. Interest rates are low, and the interest paid can be tax-deductible.\* MTC Federal offers a variety of fixed home equity loans and home equity line of credit (HELOC) options.

Are you considering buying a home? It is time to consider MTC Federal for your home loan needs.

**For more information, contact a branch near you or call mortgage services 24/7 at 800/422-9952.**

\*Please contact your tax advisor for more information.

# COMMUNITY SERVICE

MTC FEDERAL IS PROUD TO SPONSOR:

alzheimer's association®

AND

march of dimes  
march for babies



## edvantage™ EDUCATIONAL WORKSHOPS

In an effort to provide our members with the knowledge to make smart financial decisions, MTC Federal has been hosting educational workshops. Topics have included: Credit Scores 101, Is It The Right Time to Refinance?, First-time Homebuyers and Mad City Money for Teens.

### Upcoming Workshops:

**April 6 – Credit Scores 101 at Michelin (HNA)**

**April 8th – Credit Scores 101 at Michelin Sales Training Center, Greenville, SC**

**April 13 – Credit Scores 101 at Automation Engineering**

**April 20th – Credit Scores 101 at the 12th Avenue Branch, Ardmore, OK**

**April 21st – Credit Scores 101 at East Jordan Iron Works, Ardmore, OK**

**April 22nd – Mad City Money for Teens at Southern Oklahoma Technical Center, Ardmore, OK**

Please contact your local branch to reserve space at the workshops. If you do not see your branch listed above, email [edvantage@mtcfederal.com](mailto:edvantage@mtcfederal.com) to request a class.



Emily Crawford, Manager of the MTC Federal HNA Branch, presents David Hanus with his prize.

## GET PAID FOR PAYING YOUR BILLS

David Hanus of Michelin (HNA) won a \$100 Amazon.com gift card for the 4th Quarter Bill Pay contest. Every time you use Bill Pay to pay a bill, you receive an entry into a quarterly contest. Congratulations to David!



# YOUTH ACCOUNTS

For now it's toy cars, imaginary friends, playing school and caring for a pretend house.

But someday, they'll be ready to turn their dreams into reality.

**KIRBY KANGAROO®** youth savings club can give them the financial knowledge they need to get there with:

- Fun, interactive programs and events
- Insight into how a credit union works
- Rewards for saving
- Lessons about money



Sign up your child, grandchild, nephew or niece today. And help them live their dreams.



Alexis Chambers proudly displays the quarters she saved and brought back in within the first week of opening her Kirby Kangaroo account. Way to go, Alexis! We're so proud of you.

# CU SUCCEED

CU Succeed is an exciting program designed especially for teens, brought to you by your Credit Union! With CU Succeed®, teens can learn to manage their money and get valuable information on a wide variety of financial topics. Everything is covered—from balancing a checkbook to funding a college education. Best of all, the program is fun and FREE! To join CU Succeed® or to find out more, call or visit us. Don't wait—do it today!



**MTC FEDERAL**  
CREDIT UNION

In Your Best Interest.™

P.O. Box 1944  
Greenville, SC 29602  
864/458-1505 Main Phone  
800/442-7792 Toll Free  
864/458-0012 Fax

[www.mtcfederal.com](http://www.mtcfederal.com)

## FINANCIAL INFORMATION

As of February 28, 2010

Assets . . . . .	\$99,749,904
Shares . . . . .	\$84,853,679
Loans . . . . .	\$58,704,577
Members . . . . .	13,240

## BOARD & MANAGEMENT

Tracy Crews . . . . .	President
Bill Smith . . . . .	Vice President
Patricia Pounders-Brandes . . . . .	Secretary
Carmie Cook . . . . .	Treasurer
Jerry Pearson . . . . .	Board Member
Nancy Fowler . . . . .	Board Member
Randy Welch . . . . .	Board Member
Bill Love . . . . .	CEO

As always, you can access your accounts 24 hours a day, 7 days a week through WebBranch.

**SIGN UP AT [www.mtcfederal.com](http://www.mtcfederal.com)**

## PRIVACY POLICY:

Updated Privacy Policy can be found online at: [www.mtcfederal.com/ASP/privacy.asp](http://www.mtcfederal.com/ASP/privacy.asp)

