



New DebitPass!

MyCom Federal Credit Union is pleased to introduce **DebitPass**—a prepaid MasterCard® debit card that is reloadable. Money is placed on the DebitPass card (in advance) from a variety of sources. The card can be used to make purchases wherever MasterCard is accepted, including cash withdrawals at just about any ATM worldwide.

Why DebitPass? There are many ways you and/or a family member can benefit from a DebitPass card:

- **Students:** Get additional cards for college students and teens and transfer money instantly (or weekly) for allowance and/or expenses
- **Budgeting:** Use DebitPass to set aside your spending money
- **Travel:** Load your card before a trip
- **Internet shopping:** Perfect for setting aside just those funds you want to use for online shopping without having to use credit or putting other funds at risk

Several options are available for funding your DebitPass card. One method is payroll deposit. Cards can also be funded by transferring money from your existing checking or savings account.

If you need more information or wish to enroll yourself or a family member, please visit us in Pittsfield or Adams. Cards are \$5.00 each and will be mailed within 48 hours of receiving your enrollment form.

Everyone is eligible for this card. There is no age limit or credit qualification.

Need a loan? We can help!

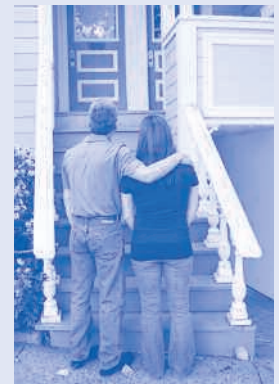


New Year, New Vehicle

4.95% APR*
for up to 5 years
3.95% APR*
for up to 3 years

Fixed Rate Home Equity

As low as
5.75% APR*
for 12 years with
no closing costs



Holiday Loans Special Extended

9.99% APR*
for up to 12 months

* Annual Percentage Rate. All rates are credit qualified and subject to change. Restrictions may apply.

Annual Meeting

We would love to have you join us for our Annual Meeting on March 10, 2010. In the current economic environment, it is important to know that we are a safe and secure harbor. As a Credit Union member, you are a part of a cooperative community. You own and control MyCom Federal Credit Union. We hope to see you there!



Annual Meeting
Wednesday, March 10, 2010
Mazzeo's Ristorante
7 Winter Street, Pittsfield
6:00-7:00 P.M. Social
7:00 P.M. Annual Meeting
R.S.V.P 442-6501

Attention High School Seniors

The 2010 Massachusetts Credit Union League College Scholarship Program is open to all high school seniors. Applications are available at the Credit Union office.



Auto and Home Insurance

MyCom is partnered with Liberty Mutual to offer discounted auto and home insurance to our members. Please contact Bob Liston at 1-800-208-3041 ext.50115 for information and quotes. You can also reach Bob through his website at www.libertymutual.com/lm/robertliston where you can get auto and home insurance quotes.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 18

Presidents' Day
Monday, February 15



Board of Directors

Ann Dobrowolski, *President*
John O'Neil, *Vice President*
Michael Case, *Secretary/Treasurer*
Joseph Carchedi
Bonnie Galant
Gerard Miller
Peggy Oakes
Richard Scapin
Alexander Williamson

Supervisory Committee

Bonnie Galant, *Chairperson*
Christina Botz
Sharyn Klein

Credit Committee

Raymond Risley, *Chairperson*
Pamela McCarty, *Secretary*
Ann Dobrowolski
Lawrence Marchisio
John O'Neil

Staff

Pamela McCarty, *CEO*
Nancy Canino, *Operations Officer*
Andrew Altsman, *Member Development*
Katrina Jamros, *Senior Member Service Rep.*
Jody Eaton, *Member Service Rep.*
Beth Wojtaszek, *Adams Member Service Rep.*
Wanda Lebeau, *Adams Member Service Rep.*

All loan rates are credit qualified and subject to change.

Check your credit with all three reporting agencies:
www.annualcreditreport.com



The shares and deposits of this credit union in excess of NCUA limits are insured by the Massachusetts Credit Union Share Insurance Corporation up to the limits set by Massachusetts law.



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act