

Loan Specials

Call or stop in for details.



**Holidays?
Fuel Costs?
Bills?**

**12 months
9.99% APR***

Fixed Rate Home Equity Loan

5.75% APR* fixed
rate for 12 years

- No appraisal fee
- No attorney fees



Vehicle Loan

2010 • 2009 • 2008

4.95% APR*
for 5 years

3.95% APR*
for 3 years



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

In Massachusetts and Around the World, Credit Unions are the Right Choice for Your Money!

From October 11–17, 2009, members of MyCom FCU will join the 177 million credit union members belonging to over 49,000 credit unions worldwide to celebrate International Credit Union Week. For 61 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. This special occasion gives credit unions an opportunity to remember their proud history, while promoting understanding and support for the credit union difference.

Looking at all of the choices available in the financial services industry, the credit union difference is clear: no matter where you are, credit unions are 100% focused on meeting and exceeding members' financial services needs. With credit unions, every member is an owner with an equal vote in the election of the credit union's volunteer board of directors. There are no stockholders at credit unions, and earnings are returned to members in the form of lower rates on loans and higher rates on savings, or invested back into the credit union to provide more of the services that members need and want.

Whether a credit union is providing a loan to help a member make their home more energy efficient, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, credit unions are supporting and serving their members and the community as a whole. Every day is about making a difference for credit union members. Locally or internationally, during International Credit Union Week or at any time of the year—credit unions are your choice for your money.



Supervisory Audit

The Supervisory Committee of MyCom Federal Credit Union is conducting a verification of member accounts. Please check your statement and report any discrepancies to Bonnie Galant, Chairperson, 1450 North Street, Pittsfield, MA 01201.

Thank you to all our Credit Union members who support our many products and services.

Who Owns Your Financial Institution?

If you're a credit union member, the answer is you! In the increasingly uncertain financial services industry, it is no wonder that many consumers are concerned about the safety of their savings. And, as products and services continue to become more complicated, sometimes it's difficult to know who is in control of your money! So why not choose a credit union, owned and controlled by the very people who save and borrow there - the members! Credit unions are secure and trustworthy institutions for your finances, in any economy. Here are just some of the many reasons why you should find a credit union where you work, live, attend school or worship, and become a member today!

- Credit Unions continue to provide stability for their employees and members in a challenging economy.
- Credit unions are not-for-profit, operating with a voluntary elected board of directors.
- Credit unions function based on members' economic participation, as well as through democratic member decision-making. That means that as a member, you are also an owner of your credit union.
- When you become a member, you are joining a cooperative community at the local, state, regional, national, and even international level!
- The level of education and training offered to members, elected representatives, managers, and employees encourages an unparalleled level of service.
- Credit unions are committed to the communities in which they serve. The many causes credit unions support stretch far and wide, like educational programs such as Financial Literacy for Youth.

Discover the credit union difference at MyCom Credit Union today!



Don't Stand in Line!

Don't pay for services you can get for FREE with MyCom FCU!

We have FREE Home Banking and FREE Bill Payer with all checking accounts. You don't have to write a check—we can help you set up a fast and secure way to pay your bills.

Let us make your life easier!



Holiday Closings

Columbus Day
Monday, October 12

Veterans' Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Christmas Eve
Thursday, December 24
Open 8:00 to 1:00

Christmas
Friday, December 25

New Year's Eve
Thursday, December 31
Open 8:00 to 1:00

New Year's Day
Friday, January 1

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