METRO CREDIT UNION

JANUARY 2012

advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929

Need Money For School?

Apply For Our Scholarships!

Metro Credit Union will award two scholarships for the 2012-2013 school year at our April annual meeting. The $1,000 George Miller/Robert Hogg Scholarship will go to a qualified graduating high school senior. The $1,000 Metro Credit Union Continuing Education Scholarship is awarded to a qualified college student.

Eligibility requirements include Birth & Beyond Club membership for at least one year, completion of a two-page application and an essay explaining why the applicant deserves the scholarship.

Stop by one of our offices, or visit www.metro.coop for an application. Make sure to get your applications in by March1!

Are You Still *Paying* For Your Checking Account?

Keep Your Cash With Metro Credit Union

Late last year, Bank of America decided against charging a $5 monthly debit card fee due to consumer backlash. However, the damage has already been done. Consumers are upset with the big banks and their excessive fees, and experts agree that credit unions are a good option for consumers. ***Metro Credit Union still offers free checking and great convenience services!***

Our checking account features:

- Free Visa® debit card with surcharge-free access to 28,000+ CO-OP Network ATMs (more than Bank of America!)
- Free online account access with secure E-Statements and bill pay
- No monthly fees or minimum balance requirements
- And much more!

Stop paying fees to the Wall Street banks, and start keeping your cash local with Metro Credit Union. Switch your checking account today!

New Changes Coming To Our Birth & Beyond Club

We have some exciting changes scheduled for the Birth & Beyond Club in 2012, including new events, sponsors and much more! Club members will also enjoy their own Birth & Beyond newsletter that will feature fun facts, craft projects and coloring contests.

Stay tuned to our website and Facebook page for details!

Metro Credit Union Wants You!

As a member of Metro Credit Union, you are eligible to run for any open positions on the board of directors or supervisory committee. Furthermore, you are eligible to cast your vote for any of the nominees.

If you are interested in volunteering for the board of directors or supervisory committee, please contact the credit union for an application. The application deadline is March 1. Don't forget to come cast your vote at our Annual Meeting!

Holiday Closings

Our offices will close in observance of the following holidays:

Martin Luther King, Jr. Day
Monday, January 16

Presidents Day
Monday, February 20

METRO CREDIT UNION

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Springfield, MO 65807
417.887.3388
Fax: 417.887.3272

447 South Campbell Ave.
Springfield, MO 65806
417.869.9654
Fax: 417.869.4719

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

DEC11-903TAG

Celebrate Our Success

Join Us For The 2012 Annual Meeting

Join us as we look back at the progress we made in 2011 and plan for the continued success of Metro Credit Union in years to come. Members will vote in volunteer elections, and all of our guests will enjoy socializing, refreshments, dinner, prize giveaways and fun!

Date:	April 19, 2012
Time:	6 p.m.
Place:	Twin Oaks Country Club 1020 East Republic Road Springfield, MO 65807

Watch your newsletter and our website for more information and a reservation form. We look forward to celebrating with you!

Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill-payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the PULSE® or STAR® network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact Metro Credit Union with any questions you may have regarding this notice.

Home Banking Notice

Attention Metro Credit Union members!

To provide greater strength for Metro's online banking, those members using the Home Banking service will soon be prompted to change your password.

This change will affect your Home Banking password ONLY. Your password for the ToCHECK telephone system will remain the same. Please contact Metro Credit Union with any questions you may have regarding the notice.

Password Safety Tips

Do:

- Make your passwords at least eight characters long
- Include letters and numbers from the entire keyboard
- Change passwords every three months

Don't:

- Use the same password for everything
- Include sequences, repeated characters or adjacent letters (abcdefg, 111111, qwerty)
- Use personal information (your name, birthday, driver's license)