

advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929

Important Member Notices

Funds Availability Disclosure Amendment

The Expedited Funds Availability Act sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100 to \$200.

Effective July 21, 2011, the Metro Credit Union Funds Availability Policy Disclosure is amended as follows:

Case-by-case delays: In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$200** of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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Take Charge Of Your Money

When you need a great loan rate, Metro Credit Union is here for you. Even if you've already financed your vehicle with another lender, you can refinance your vehicle, boat or motorcycle with us and take advantage of our special offer.

*Get up to a 3% discount on
our current vehicle loan rates!**

Every Metro Credit Union vehicle loan includes:

- Convenient payment options
- Pre-approval for smart shopping at the dealer
- No hidden fees
- Additional coverage available: Credit Insurance, GAP Insurance and Extended Warranty Program
- And much more!

Contact us today to take advantage of this limited-time offer.

*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Mortgages, credit cards or unsecured loans are not eligible for this offer. Current MCU vehicle loans are not ineligible for refinancing. Discount is not available on 72-month financing. Offer valid for a limited time only. Contact the credit union for complete details.



Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the credit union with any questions you may have regarding this change.

Transaction Account Coverage

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules. The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.



3868 South Ave.
Springfield, MO 65807
417.887.3388
Fax: 417.887.3272

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



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Scholarship Winners Awarded At Annual Meeting

About 100 members enjoyed the opportunity to socialize, dine and learn of Metro's performance over 2010 at our April annual meeting. The credit union also elected our 2011 Board of Directors and awarded our 2011 scholarships.

Congratulations to our scholarship recipients:

Aaron Davis **Southwest Baptist University**

Aaron is the son of Sheri Davis. He is currently a senior at Southwest Baptist University majoring in computer science and math.



Ryan Davis **Kickapoo High School**

Ryan is the son of Henry and Sheri Davis. Ryan plans to attend Ozark Technical College this fall for a General Education degree, and then he'll transfer to a four-year college to obtain a degree in either the medical or law enforcement field.



Amelia Montgomery **Willard High School**

Amelia is the daughter of Clark and Galene Montgomery. Amelia plans on getting her Bachelor's Degree in Nursing at Truman State University and then attending law school to become a malpractice attorney.



Congratulations to our board of directors and supervisory committee:

2011 Board of Directors

Dave O'Dell
Truly Applegate
Bill Davidson
C. Wayne Gregory
Gregg Groves
Michael Pinkley
Bill Rentfro
Carol Rothermel
Stephen Shanholtzer

2011 Supervisory Committee

Larry Edgar
C. Wayne Gregory
David Renkoski
Larry VonHolten

LOCAL
TRUSTED.
SERVING
YOU.™



We would like to thank our members for their attendance, and encourage everyone to continue to participate in the growth and success of the credit union in the future.

Holiday Closings

Our offices will close in observance of the following holidays:

Independence Day Monday, July 4
Labor Day Monday, September 5



www.metro.coop ToCHECK 417.862.4325