

advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929



Skip-A-Payment & Have Some Extra Jingle For The Holidays

We understand money gets tight around the holiday season. That's why we are giving you the option to defer your December 2008 or January 2009 loan payment until the end of your loan!*

That way, you will have extra money to spend on anything you want.



The processing fee (10% of your payment, up to a maximum of \$50) can be deducted automatically from your credit union account. To apply for our "Skip-A-Payment" program, fill out the form and return it to the credit union today!

*Monthly loan payment must be at least \$150 to qualify for the Skip-A-Payment program. Not valid on first mortgages or credit cards. Member must be current on all loan payments. Members are allowed to skip one loan payment per every 12 months. Eligibility based on applicant credit and other factors. Fee must be paid before deferral. Finance charges will continue to accrue during the deferral period.

Yes! I want to participate in the Skip-A-Payment program.

Month to skip payment:
 December 2008 January 2009

Please debit my (check one):
 Savings Checking
 Check enclosed

Loan #: _____

Member's Name _____

Account # _____

Co-Owner's Name _____

Address _____

City _____

State _____ Zip _____

Daytime Phone # _____ Evening Phone # _____

Member's Signature _____ Date _____

Be Prepared Next Year With Our Christmas Club Account

Plus: Christmas Club Funds Distribution Notice

If you have a Christmas Club Account with Metro, we will transfer your funds into your savings or checking account on October 15, 2008.

Metro's Christmas Club Account is an easy, convenient way to save for the holidays. This special account lets you set aside funds all year long, so you can pay cash for holiday purchases.

You can choose to have deposits automatically withdrawn from each paycheck, or you can make deposits yourself. We don't require a minimum balance, and you'll earn interest on your savings.

My Credit Union: I Own It



For 60 years, big and small credit unions from around the world have come together to celebrate International Credit Union Day.

Metro Credit Union, along with 42,000 credit unions in 97 countries, will celebrate the roots and values we share in serving the more than 170 million people who have chosen to be part of the credit union difference.

We take pride in our heritage as a cooperative financial service provider and our connection to credit unions worldwide. To thank our members for their loyalty and pride in ownership, we'll have cookies and other refreshments on hand for all visitors to the credit union. Please help us celebrate our accomplished history, our shared values and our bright future on International Credit Union Day.

We look forward to seeing you there!



iOwnit!

Metro Credit Union will soon unveil a new campaign and Web site, focusing on the theme, "iOwnit." We want our members and the community to know that owning shares in Metro Credit Union translates into better rates, fewer fees and great service. Stay tuned!



Be Green With Metro's eStatements!

Our eStatements cut out the hassle of extra paperwork bogging down your files. Plus, it's good for the environment! We send a notification directly to your e-mail inbox letting you know your statement is ready to view online. All you have to do is log on to Online Banking to get started.

COMING SOON:

Birth & Beyond Youth Club

Metro is proud to announce a new and enhanced children's financial program. Children of all ages will learn to embrace good financial stewardship and enjoy age-appropriate rewards and incentives along the way. Stay tuned for more details!

Holiday Schedule

Our office will be closed in observance of the following holidays:

Veterans Day: November 11

Thanksgiving: November 27
November 28 (South location drive-thru open)

Christmas Eve: December 24

Christmas Day: December 25

New Year's Day: January 1



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Metro Celebrates Grand Opening

In August, Metro Credit Union members and friends celebrated the grand opening of our newly-renovated South Campbell branch.

Events included an open house, ribbon-cutting ceremony, refreshments and fun!

Also, one local artist did chalk drawings on our parking lot for Springfield's Friday Art Walk.

We would like to thank everyone who came out for the event. We appreciate your support!

There's No End To Our VISA® Benefits!

VISA Check Card

Use our check card like a regular ATM card to perform ATM transactions. Or, make purchases from any merchant that accepts VISA, just like a credit card. Your purchases are deducted right from your Metro checking account.

VISA Prepaid Check Card

This reloadable check card eliminates overdraft fees, and it's safer than carrying cash. Plus, you can make withdrawals from ATMs and reload it through a secure Web site.

VISA Credit Card

We offer both the VISA Classic and Platinum Credit Cards. Both cards feature no monthly fee, low interest rates, no annual fee and a 25-day grace period on purchases.



VISA TravelMoney Card

Don't forget to pack your safe, secure VISA TravelMoney Card. It works like a debit card, and even allows ATM withdrawals. You can use it anywhere VISA is accepted.

VISA Gift Card

Everyone on your shopping list will love a VISA Gift Card. They can use the card to buy what they want, and you'll have a relaxing holiday season.

Your Money Is Safe At Metro

Recent headlines may have you second-guessing your financial security. If media reports are raising questions about your credit union, you can rest easy knowing that Metro remains secure.

Since 1970, credit unions have been federally insured through the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration. The United States government backs this fund with full faith and credit, just as it does the FDIC. That means that your finances are insured for up to \$100,000 per depositor, with an additional

coverage of up to \$250,000 for other types of accounts, such as IRAs.

Additionally, Metro does not put its members' money at risk by extending loans to those who cannot afford the terms. In turn, the interests of the credit union and your shares have been protected.

Should you have any further questions or concerns regarding the soundness of your credit union, please contact a member service representative or stop by the credit union. We are happy to provide information on NCUSIF and other means by which we keep your finances safe.