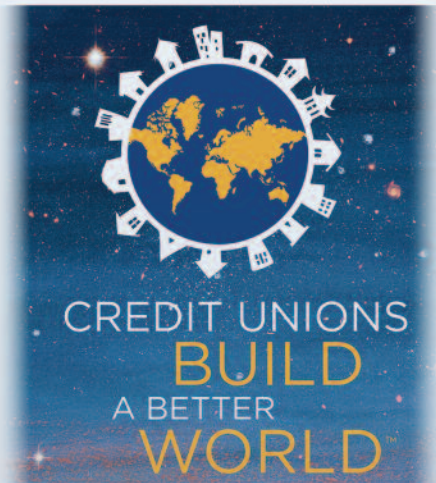


advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929



At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Metro Credit Union's establishment as a financial cooperative rather than a bank. Although we don't sell groceries, farming supplies or electricity, we share the same principles as other cooperatives.

You're a member/owner, not a customer. In 97 countries, close to 186 million people are members of credit unions, which are much more than money lenders and holders. We stand for the power of people helping people. Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

Stop by the credit union on Thursday, October 20 for tasty refreshments!

Navigate To Metro Credit Union For Your Next Auto Loan

You don't need GPS to find the best deal on an auto loan. Metro Credit Union is your destination for flexible terms and great service. Even if you've already financed your vehicle with another lender, you can refinance your auto, 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
- Credit insurance, GAP insurance and extended warranty available
- 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 ineligible for refinancing. Discount is not available on 72-month financing. Offer ends 12/31/11. Contact the credit union for complete details.



Christmas Club Funds Distribution Notice

Christmas Club members who have been saving for the coming holiday season can expect a little extra jingle in their accounts on October 11, 2011. On that day, Metro Credit Union will transfer Christmas Club funds to your checking account or mail you a check (whichever you specified) – just in time for early holiday shopping!

Holiday Closings

Veterans Day

Friday, November 11

Thanksgiving

Thursday, November 24

Friday, November 25

(South Ave. drive-up open)

Christmas Eve

Saturday, December 24

Christmas

Monday, December 26

New Year's Day

Monday, January 2

Skip Your Way Through The Holidays!

Just in time for the holiday season, Metro Credit Union has made it easy to find a little extra holiday cash with our Skip-A-Pay program. Postpone your December 2011 payment until the end of the loan, keep the money you would have spent on your payment, and splurge!* Just think of all the things you could do with the extra cash; give your loved ones everything on their wish lists – or give yourself a well-deserved gift!



We can automatically deduct the processing fee (10% of your payment – \$25 min., \$50 max.) from your Metro Credit Union account. To apply for our Skip-A-Pay program, fill out the form and return it to the credit union today!

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

Please debit my (check one):

Savings Checking Check enclosed

Loan # _____

Account # _____

Borrower Name _____

Co-Borrower Name _____

Address _____

City _____

State _____

Zip _____

Daytime Phone # _____

Evening Phone # _____

X _____

Borrower's Signature _____

Date _____

X _____

Co-Borrower's Signature _____

Date _____

*Monthly loan payment must be at least \$100 to qualify for the Skip-A-Pay program. Not valid on mortgages or credit cards. Member must be current on all loan payments. Members are allowed to skip one loan payment 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. See Metro Credit Union for complete details.

Receive Account Activity Alerts In Real Time



With eAlerts From Metro Credit Union

In an effort to reduce waste, Metro Credit Union will no longer send mailed paper notices. If you would still like to receive notices relating to your savings account, checking account, loans or credit card with Metro Credit Union, you may sign up for eAlerts – a new service we offer!

Our eAlerts allow you to constantly monitor your account on your own terms. We can send eAlerts to you via email, text message or both, depending on your preferences. Customize your account with 21 different eAlerts that will immediately notify you about your Metro Credit Union accounts.

Plus, you don't have to use online banking to get our eAlerts! Simply contact the credit union, and we'll set you up for this convenient service using your email address or cellphone number. If you do use Metro Credit Union's online banking, simply log in and click the eAlerts box in the top right-hand corner of the page. Enroll today!

Birth & Beyond Club Members –

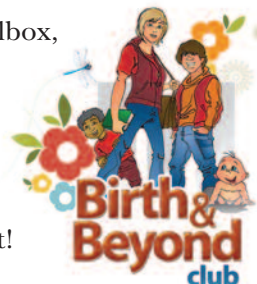
Get Your Picture Taken With Santa!



Santa Claus is making a special trip to the credit union in early December

to visit all our good boys and girls. Come by our office for pictures with Santa, and enjoy cookies and milk. Saint Nick might even have an early Christmas present for you! Reservations are encouraged, but not required.

Watch your mailbox, our website and Facebook page for more information about this December event!



METRO
CREDIT UNION

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

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



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