

# advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929

## Please Make Plans To Join Us At Our Annual Meeting!

Date: April 16, 2009  
Time: 6 p.m.  
Cost: \$10 per person  
Place: Twin Oaks Country Club  
1020 East Republic Rd.  
Springfield, MO 65807

Come see what your credit union is about! One thing that separates credit unions from other financial institutions is our members participate in how the credit union operates, including the election of Metro Credit Union's Board of Directors.

We will discuss our financial performance over the past year, discuss goals for the future and elect our 2009 Board of Directors.

Members will also get a chance to meet other members and credit union staff. We anticipate an evening of good food, prizes and fun, so please join us! Stay tuned for more information and a reservation form in the next newsletter.

## 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 also 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. Don't forget to come cast your vote at our Annual Meeting!

## Skip-A-Payment & Skip The Post-Holiday Hangover

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

That way, you will have extra money to spend on post-holiday bills. 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 within a 12-month period. 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 skip my January 2009 loan payment!

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 \_\_\_\_\_

## New Look...Same Great Service



Have you visited our Web site lately? If not, now is the time to check it out! It has been redesigned and made even easier to use. Need information on checking accounts, savings accounts or loans? Whatever your question, our updated Web site can help you find the answer!

One thing that won't change is the level of service we strive to bring you every day. We hope you enjoy the new look and updates, and we would love to hear what you think!

## Metro Credit Union Privacy Policy

Metro Credit Union is committed to the continued privacy and confidentiality of your personal financial information. The following are the observed practices and procedures to ensure your privacy:

### Collection Of Information

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer-reporting agency.

### Disclosure Of Information

We do not disclose any nonpublic information about you to anyone, except as permitted by law. Should you decide to terminate your membership or become an inactive member, we will adhere to these same privacy policies as previously described.

### Security Of Information

Metro Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you ever have questions or concerns about the integrity of your account information, please contact us.

## Holiday Schedule

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

Martin Luther King, Jr. Day  
Monday, January 19  
Presidents Day  
Monday, February 16



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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



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## Introducing...Accel

Metro Credit Union is pleased to announce the newest member benefit — Accel Members Financial Management.

We are committed to serving you, our valued members. And as a benefit of your membership, we are providing you with free access to money management and financial education services.

Metro has teamed up with Accel, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.



Through our partnership with Accel, you will enjoy unlimited access to financial counselors without paying — it's free!

As a member of Metro Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 877.33.ACCEL (332.2235) or visit them on the Web at [www.accelservices.org](http://www.accelservices.org).

## Non-VISA® Debit Transaction Disclosure

Metro Credit Union enables non-VISA debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA debit transaction may occur on your Metro debit card through the PULSE® or STAR® networks.

Below are examples to distinguish between a VISA debit and non-VISA debit transaction:

- To initiate a VISA debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-VISA debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides 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.



A non-VISA debit transaction will not provide the Zero Liability Protection benefit, and if a rewards program is present, a non-VISA debit transaction may not be an eligible rewards transaction. Provisions of the cardholder agreement relating only to VISA transactions are inapplicable to non-VISA transactions.

Please contact us if you have any questions.

## 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.



[www.metro.coop](http://www.metro.coop) ToCHECK 417.862.4325