

# advantage

YOUR FULL SERVICE FINANCIAL INSTITUTION — SERVING MEMBERS SINCE 1929

## Accel Financial Counseling – A Free Member Benefit

We are committed to serving you, our valued members. 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 from 8 a.m. to 10 p.m. (EST), Friday from 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).

Check [www.metro.coop](http://www.metro.coop) regularly for informative articles from Accel!

## The Birth & Beyond Club

### *The Birth Of A New Generation*

The **Birth & Beyond Club** is the new and enhanced children's financial program for Metro's youth members ages newborn to 18. They will learn and embrace good financial stewardship, as well as enjoy age-appropriate rewards and incentives along the way. The membership benefits are numerous and appeal to all ages.

*Monthly rewards* will promote savings as a regular practice. *Quarterly activities* will be fun, free and action-packed for the whole family to enjoy. Plus, children active in the program qualify for entry into an *annual grand prize* drawing!

Springfield-area establishments such as Andy's Frozen Custard, Incredible Pizza, Springfield Little Theatre, Mardel's and The System (Paul Mitchell) are just a few of the monthly sponsors partnering with Metro Credit Union to promote good money management to young children.

Second-quarter sponsors for Birth & Beyond Club members are:



All children in the Kirby Kangaroo Club will roll over into the Birth & Beyond Club, effective immediately. A **Birth & Beyond Club** brochure with more details is available at Metro Credit Union locations and our Web site, [www.iownmybank.com](http://www.iownmybank.com).

We look forward to seeing your children more often at one of our credit union locations and at our club events!

## Join Us For Our Annual Meeting!

**Date:** April 16, 2009

**Time:** 6 p.m.

**Place:** Twin Oaks Country Club  
1020 East Republic Rd.  
Springfield, MO 65807

**Cost:** \$10 per person

We'll discuss our performance over the past year and goals for 2009. We will also elect our 2009 Board of Directors. If you would like to attend, please fill out the reservation form below, and return it to the credit union no later than April 9, 2009. We will have good food, prizes and fun, so we hope to see you there!

Reservation  
deadline is  
April 9, 2009.

### Yes, I want to join you for the 2009 Metro Credit Union Annual Membership Meeting on April 16!

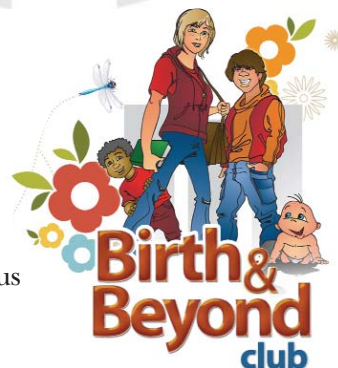
Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

- Please transfer \$\_\_\_\_\_ from my share account for \_\_\_\_\_ tickets.  
 I am enclosing a \$\_\_\_\_\_ check for \_\_\_\_\_ tickets.

Please return this form to:  
Metro Credit Union  
Attn: Annual Meeting Committee  
447 South Campbell  
Springfield, MO 65808

**The reservation deadline is April 9, 2009.**





## Metro Pledges Homes For Our Troops

Metro Credit Union has pledged to raise money to show support for Homes For Our Troops. These funds will go toward providing new homes or adapting existing homes for veterans who have been severely injured or handicapped in the line of duty. Donations to this cause can be made by phone, mail, fax or in person. Contact us to contribute, and make a difference for our troops today!



## What Credit Crunch? Metro Has Money To Lend!

If you are in need of extra funds for home renovation or debt consolidation, let your credit union help! Metro Credit Union always has loans available to qualified members. In times of economic downturn, look to us to help pick you – and your budget – back up.

Let your home's value work for you with a Home Equity Line of Credit (HELOC). Use the money to consolidate debts, finance a vehicle, remodel your home or take that vacation you've always wanted. You may even be able to deduct the interest on your taxes (*consult your tax advisor for details*).

### Our HELOCs feature:

- Experienced lending personnel
- No closing costs\*
- Competitive, low rates
- Financing available for 80% or 90% of the equity in your home
- Adjustable- and fixed-rate options available\*\*
- Flexible repayment schedules based on amount financed with terms up to 15 years
- Additional coverage available
  - Credit Life (Single or Joint Coverage)
  - Credit Disability Insurance

**Rates  
As Low As  
4.25%!**

Metro Credit Union offers a complete line of loans for your convenience. Call or visit one of our locations to find a lending option that's right for you.

- Auto, Boat & RV Loans
- VISA® Credit Cards
- First Mortgage Loans
- Signature Loans
- Share-Secured Loans

\*The credit union agrees to waive your closing costs if your approved home equity line of credit is greater than or equal to \$10,000. You also agree to reimburse the credit union for the waived closing costs if you close the plan or have a zero balance within one year of establishing the plan. \*\*Adjustable rates are based on the six-month Treasury Bill rate and will adjust quarterly.



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447 South Campbell Ave.  
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417.869.9654  
Fax: 417.869.4719

## Holiday Schedule

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

Memorial Day	Monday, May 25
Independence Day	Saturday, July 4



MAR09-157TP

www.metro.coop ToCHECK 417.862.4325