COMPLETE A
MEMBER APPLICATION

WATCH YOUR MAIL FOR THE FOLLOWING:

- Our Welcome Packet within 10 business days
- Your Visa® Debit Card and a separate PIN mailer within one week

DON'T FORGET TO:

- Keep an eye on your email for easy-to-use tools to switch your direct deposit and automatic transfers
- Watch for an opportunity to meet your dedicated Relationship Manager who can help you with questions about Metro

YOUR METRO@WORK
RELATIONSHIP MANAGER



Brandon Williams
Metro@work Relationship Manager
617.488.5408 x5408
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METRO CREDIT UNION

MetroCU.org
877.MY.METRO (696.3876)

Insured by NCUA | Member MSIC

NMLS# 198524

4072 (04/25)

HELPING YOU FEEL BETTER ABOUT YOUR MONEY



Metro@work
WORKPLACE BANKING

Welcome to Metro! We get excited when a new member joins Metro because we know that you are about to experience banking in a whole new way. A better way! In fact don't be surprised if you hear yourself say "I love my credit union!"

METRO CREDIT UNION

ABOUT **METRO CREDIT UNION**

The philosophy at Metro is 'people helping people' which means we put our members first! We offer a wide variety of deposit and loan products, all designed to help you build your savings, buy a home, prepare for retirement or accomplish any other dream you may have. As a member of Metro, you'll find we add value by consistently delivering better rates and lower fees, not to mention outstanding service. Plus we're a leader in the financial services industry in providing financial education to you, our members.

WHAT MAKES METRO BETTER?



A partner that really cares about your success



Innovative, new digital products that keep up with your needs



Experts that help you every step of the way



Products that feel like they were made just for you

EDUCATION & WELLNESS

At Metro, we know that worrying about your finances can be stressful which is why we focus on providing financial education and wellness information. We offer complimentary programs on topics that help you manage your personal debt, financial commitments and retirement worries.

FINANCIAL WELLNESS SEMINARS

Free on-site or virtual seminars including topics like:

- *Are You Financially Healthy?*
- *Psychology of Spending*
- *Solving the Mystery of Credit Reports*
- *10 Steps to Financial Success*
- *How to Qualify for a Mortgage*

MONEYSENSE INTERACTIVE LEARNING

An online series of short, interactive financial education courses to help you and your family more effectively manage your finances today and prepare for a secure financial future.

DIGITAL TOOLS FOR SUCCESS

Monitor your credit score for free through Metro's Mobile App and Online Banking solution. Receive tips on ways to improve your credit and manage your score.

THE VALUE OF **BANKING AT METRO**

- **Metro Checking** has all the features you want and the flexibility to use however you need. No minimum balance or monthly maintenance fee, and you can earn unlimited ATM fee rebates and a bonus rate on your Membership Savings Account![1]
- **Club Accounts** are an easy way to ensure you have money saved for when you need it! Open with as little as $10.00 in our **Vacation** or **Christmas Club** and make regular deposits towards travel and holiday expenses.
- **Metro iBanking with Bill Pay**
  Manage your accounts and account activity, view statements, create balance alerts, pay bills, transfer money...**make life easier!**
  - Download the **Mobile App** so you can do banking on the go, deposit checks, make transfers, check your balance and more on your phone or tablet.
- **Unique and low cost mortgage programs** that look beyond a credit score to consider other compensating factors, helping to find the right mortgage for everything from first-time purchases to jumbo mortgages and anything in between.
- **Metro Rewards Program** pays you for everyday banking activities like direct deposits, debit card usage, and bill payments.[2]
- **Free credit score monitoring and reporting** lets you track your credit score and view your credit report. You can use the Score Similator to see what happens to your score if you were to take certain actions, and get money-saving offers from Metro that can help reduce your interest costs.
- Our **Credit Builder Loan** helps improve credit scores for people with limited or challenged credit.
- **Savings and investment plans** to help you send your child to college, make a big purchase and retire on your terms. Our **IRA Accumulator Account** lets you make a small contribution to your IRA each pay period allowing you to spread your contribution throughout the year (so you don't even miss it).
- **Flexible education loans** that empower students and families by filling potential gaps in tuition coverage, leaving more time to focus on preparing students for their college experience. Our undergraduate, graduate, and refinancing options will help make your educational goals a reality!

Scan or click here to open your Metro Account today!

[1] Provided you meet three of the following criteria each month, you may be eligible for unlimited ATM fee refunds: eCommunications Opt-In; Direct Deposit of at least $500.00 per month into your Metro Checking Account; Debit Card purchases at least 5 times per month (each transaction must be for $1.00 or more); Active Metro loan or Metro credit card; Average monthly balance greater than $5,000 in your Metro Checking Account.

[2] Enrollment in the Member Rewards Program is available to members in good standing who are and actively enrolled in online banking. We may decline enrollment in the Program to any enrollee at our discretion and without written notice. After enrolling, members earn points for certain banking transactions and activities: Bill Pay in Metro iBanking (Monthly minimum 4 transactions, maximum 10 transactions); Direct Deposit (Monthly minimum of $25.00 in total); Point-of-sale debit card transactions (Per transaction minimum of $1.00); Initial enrollment in Express Pay to pay your Metro loan. Rewardable activities and amounts eligible to be earned are subject to change at any time without advance notice.

METRO CREDIT UNION



WE ARE HERE FOR YOU!

Banking

- Savings & Club Accounts
- Checking Accounts
- Money Market Accounts
- Retirement Accounts
- Certificates of Deposit

Borrowing

- Home Equity Lines & Loans
- Mortgages
- Auto Loans
- Consumer Loans
- Student Loans

Services

Early Pay Faster ACH processing that allows you to receive and see your electronic paycheck up to two business days early.

MoneyView A money management portal for all your finance-related accounts.

Metro Card Controls Let's you manage your debit or credit card, including the ability to turn access on or off from your smartphone.

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SCAN ME

Scan here to become a member or visit MetroCU.org to learn more!

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