



METRO MEDICAL MEDIA

3rd Quarter Dividends

Savings Accounts

	DIV. RATE	APY
Up to \$2,500	.05%	.05%
Up to \$5,000	.10%	.10%
Up to \$10,000	.15%	.15%
Above \$10,000	.20%	.20%
Christmas Club	.30%	.30%
IRA	.50%	.50%
Checking	.20%	.20%

Dividends are declared at the end of each quarter by the Board of Directors. Please contact the credit union for current rates and terms.

Money Market Accounts

	DIV. RATE	APY
\$0 - \$2,499.99	N/A	N/A
\$2,500 - \$9,999.99	.15%	.15%
\$10,000 & Above	.20%	.20%

Maxi-Money Market Accounts

	DIV. RATE	APY
\$0 - \$24,999.99	N/A	N/A
\$25,000 - \$49,999.99	.30%	.30%
\$50,000 - \$99,999.99	.40%	.40%
\$100,000 & Above	.40%	.40%

CD Accounts

TERM	DIV. RATE	APY
6 Months	.25%	.25%
12 Months	.40%	.40%
24 Months	.55%	.55%

IRA CDs

TERM	DIV. RATE	APY
12 Months	.40%	.40%
24 Months	.65%	.65%
36 Months	.75%	.75%
48 Months	.85%	.85%
60 Months	1.20%	1.21%

All CD and Money Market Rates are effective September 1, 2015.
APY = Annual Percentage Yield.

MMCU Joins the CO-OP Shared Branching Network

Credit unions are a great option for many people. We are member-owned, not-for-profit financial institutions that have strong ties to the communities we serve. We also tend to cooperate with each other rather than compete. Despite the great rates and excellent service, credit unions do have drawbacks. Huge national banks provide hundreds (or thousands) of branches around the country, and there are often dozens within a single city. On the contrary, credit unions tend to be local, and you may not be able to find branches all over the city. That is the reason that credit unions all over the nation have joined together to create the CO-OP Shared Branching Network, a network of Credit Unions that share their branches with other Credit Union's members so that every member can have easier access to their accounts from all over the nation.

For many years, Metro Medical CU has had only two branch locations, but now that we have joined the Shared Branching network, our members can now enjoy accessibility to over 5,300 branch locations nationwide. By using Shared Branching your membership and accounts remain at MMCU, but you can access your accounts and conduct basic transactions (*deposits, withdrawals, loan payments and transfers*) wherever you see the Shared Branching logo. Additional items such as money orders, traveler's checks, and teller checks may be available to purchase. It is recommended you call ahead to confirm availability of additional items.



You will need the following to access your account at a Shared Branching location:

1. The name of your credit union: **Metro Medical CU**
2. Your account number (*member number*)
3. Valid identification such as a state issued driver's license or ID
4. The last four digits of your social security number
5. Your address as it is shown on your account

Transactions at a Shared Branching location differ from those at Metro Medical CU. For more information about Shared Branching please visit www.mmccu.com. To find a Shared Branching location please visit www.co-opsharedbranch.org.

Cut the Clutter and Go Green with eStatements

Tired of the messy, paper clutter at your home? Get rid of it with eStatements from Metro Medical CU! Receiving your monthly or quarterly statements by email is good for several reasons:

- **Accessible** - view as far back as 12 months of statements.
- **Cost Effective** - eStatements save the credit union resources so we can pass on more savings to you.
- **Eco-friendly & Efficient** - reduce the amount of paper used and receive your eStatements promptly at the beginning of the month.
- **Secure** - reduce your risk of identity theft by eliminating a paper trail.

Enrolling in eStatements is easy! Simply log into your account through Virtual Branch at www.mmccu.com, click the "Self-Service" tab, then click on "eStatements" and follow the instructions on screen. If you have any questions about enrolling or to verify your email address, call us at (214) 630-0611.

Get a Little More Joy out of Giving

Get a little more joy out of giving this holiday season when you use your MMCU Visa® Credit Card to purchase gifts.

From November 1st through December 31st, 2015, all purchases made with your MMCU Visa® Credit Card will qualify for a special, reduced rate of 4.9% APR* that lasts through the end of your July 2016 billing cycle.

From all of us here at MMCU, we hope you have a safe and happy holiday season!



*APR = Annual Percentage Rate. The APR is the yearly rate of interest that includes fees and costs paid to acquire the loan. Payments will be applied first to any finance charges/ interest and other fees due and then to the unpaid principal balance with the highest APRs. Late payments may cause your APR to revert to the APR previously disclosed in your Credit Card Agreement prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional offer. This is not an offer to extend consumer credit as defined by Section 222.6 of Regulation Z. Rates and terms are subject to change.

Fee Schedule Change Notice

Thank you for your continued membership at Metro Medical Credit Union. As a valued member, we know it's important to keep you updated on changes to the products and services available at your cooperative. We periodically review our products and services to ensure they continue to provide a good value to our members, and at times, find it necessary to adjust the fees. Below is a list of fees that will be changing as of November 1, 2015.

Debit Card POS Transaction Fee	Free
MARTIN PIN Reset	Free
New Membership Fee	Free
Money Order	\$1.25
Telephone Inquiry	\$2.00
Paper Statement Fee (Effective January 1, 2016)	\$2.00
Draft/Check Copy	\$3.00
Overdraft Transfer	\$3.00
Returned Mail	\$3.00
Statement Copy	\$3.00
Christmas Club Early Withdrawal	\$10.00
Debit Card Replacement	\$10.00
Re-open Account (If re-opened within one year of closing)	\$10.00
Check/ACH Return	\$32.00
Courtesy Pay	\$32.00
Deposit Item Returned	\$32.00
Non-Domestic Collection	\$32.00
Stop Payment	\$32.00

For the complete Fee Schedule please visit www.mmcu.com or request a copy at either of our branches.

Holiday Skip-A-Pay

Our Holiday Skip-A-Pay is back! The Skip-A-Pay promotion allows eligible members to skip one payment for each of their auto or personal loans in the months of November, December or January. The fee is \$35 per loan skipped.

All eligible members will begin to receive their invitation to participate soon. Think you're eligible, but didn't receive an invitation? Contact our Loan Department at 214-630-0611.

Ready to Shop?

Christmas Club funds will be transferred from the Christmas Club accounts into your regular savings account on the morning of November 1st. You may withdraw those funds at an ATM machine, in person at either of our branch offices, or by check (call us to request one be mailed to you).

Don't have a Christmas Club account? Sign up today to begin saving for next year!

International CU Day



On Thursday, October 15th, MMCU will join 57,000 credit unions from 105 countries and their 217 million members to celebrate International Credit Union Day®.

Please visit us on October 15th for some celebratory refreshments in our branch lobbies as our way of saying "thank you" for your business.

Branch Closures

Monday, October 12
Columbus Day Holiday

Thurs., Nov. 26 & Fri., Nov. 27
Thanksgiving Day Holiday

Thurs., Dec. 24 & Fri. Dec. 25
Christmas Day Holiday

Branch Events

Thursday, October 15
Join us in our lobbies as we celebrate International Credit Union Day

Locations

Main Branch
8828 Stemmons Freeway
Dallas, TX 75247
Phone: 214-630-0611
Fax: 214-688-7042

Parkland Branch
Parkland Hospital
Support Services Bldg. B
1st Floor
Dallas, TX 75235

Hours

Main Branch
Monday - Friday
8:00 AM - 5:00 PM

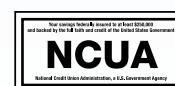
Parkland Branch
Monday - Friday
7:00 AM - 4:00 PM

Virtual Branch

www.mmcu.com

M.A.R.T.I.N

1-800-543-1031



Your savings federally insured to at least \$250,000 per account by the National Credit Union Administration, a U.S. Government agency.