



METRO MEDICAL MEDIA

4th 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 January 1, 2016.
APY = Annual Percentage Yield.

Go Green... and Save Some Green

Cut the clutter and Go Green with eStatements from MMCU! Receiving your monthly or quarterly statements through your Virtual Branch *online banking* has several benefits:

- **Easily Accessible** - Easily access your eStatements from the convenience of where ever you have access to the internet.
- **Eco-Friendly** - Reduce the amount of paper that is used when statements typically are produced.
- **Efficient** - Receive your eStatements promptly at the beginning of the month, you will no longer have to wait for your mail service to deliver your statement.
- **Secure** - Reduce your risk of identity theft by eliminating a paper trail. When your eStatement is ready to view, an email will be sent to your inbox, you can then securely log into your Virtual Branch *online banking* to access your eStatement at your leisure.

Follow these 3 easy steps to enroll in this convenient service today:

1. Log into your account through Virtual Branch (*online banking*) at www.mmccu.com
2. Select the "Self Service" tab
3. Click on "eStatements" and follow the prompts on screen.

If you have any questions about enrolling or if you need assistance logging on to Virtual Branch *online banking*, call us at (214) 630-0611 and press option 6 to speak with a CU Representative.



Avoid the Paper Statement Fee: Beginning with your January 2016 Statement, members who choose to receive paper statements in the mail will be assessed a \$2 paper statement fee per statement cycle (monthly or quarterly)*. To avoid this fee, we encourage everyone to enroll in eStatements.

*Paper Statement fee applies to members ages 18 and over with aggregate deposit balances of less than \$50,000.

Annual Meeting

We cordially invite you to attend our 51st Annual Meeting. All attendees will receive a prize for attending and an opportunity to win great door prizes! The meeting will be held in the same building as our Stemmons Branch.

Date: Thursday, March 24, 2016
Place: The Regal Center - 5th Floor
8828 Stemmons Freeway

Registration begins at 3:30 PM
Annual Meeting begins at 4:00 PM

*Annual Meeting is open to current MMCU members only.

Holiday Loans

The New Year means a fresh start. So resolve to stop letting lingering holiday debt drag you down. With the help of our Holiday Loan Special, you can consolidate all your post-holiday debt with ease. From now until January 31st, borrow up to **\$5,000** with a rate as low as **7.9% APR*** and a term up to **2 years**. Apply online at www.mmccu.com or call 214.630.0611 (*option 3*) to speak with a Loan Officer.

*Promotion valid November 1, 2015 - January 31, 2016. The Annual Percentage Rate (APR) is the yearly rate of interest that includes fees and costs paid to acquire the loan. Rates and terms are subject to change. All loans subject to credit approval. NOTE: Rates are based on individual credit scores. This is not an offer to extend consumer credit as defined by Section 222.6 of Regulation Z. Federally insured by NCUA.

Metro Medical Credit Union's Privacy Policy

Members, please take a minute to read over our privacy policy. We are required to notify our members once per year about the steps we take to protect your private information, and this message outlines what information we can receive about you and who we can disclose this information to.

Information We Collect:

The types of personal (nonpublic) information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- transaction or loss history and assets
- payment history and income
- creditworthiness and credit history

Reasons we can share your personal information	Does MMCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you (such as loan specials and skip-a-pay offers)	Yes	No
For joint marketing with other financial service providers — such as mortgage bankers, securities brokers/dealers, insurance agents and other financial institutions with whom we have joint marketing agreements	Yes	Yes
For joint marketing with non-financial companies — such as retailers, direct marketers, and publishers	Yes	Yes

How does Metro Medical Credit Union protect my personal information?

We restrict access to personal (nonpublic) information about you 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 personal (nonpublic) information.

Who may opt out?

Account holders, co-borrowers and guarantors may execute this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account. If you wish to opt out of our disclosures to other financial service providers and non-financial companies, you may fill out the "Opt-Out Form" located on our website at www.mmccu.com or call and request that the form be mailed or faxed to you. Opt-outs will be effective 30-60 days after Metro Medical Credit Union receives the signed form. You do not need to opt out of the same mailings every year. If you have opted out once, you will be opted out until you tell us otherwise. To begin receiving mailings again, please contact us at (214) 630-0611.

Complaint Notice:

If you have a problem with the services provided by this credit union, please contact us at: Metro Medical Credit Union, 8828 Stemmons Freeway, Suite 113, Dallas, TX 75247 or by phone at (214) 630-0611. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting: The Texas Credit Union Department, 914 East Anderson Lane, Austin, Texas, 78752-1699; Phone #: (512) 837-9236; Email: complaints@tcud.state.tx.us, Website: www.cud.texas.gov.

Branch Closures

Friday, January 1
New Year's Day Holiday

Monday, January 18
Martin Luther King, Jr. Day

Monday, February 15
President's Day

Thursday, March 24
The Credit Union will close both offices at 3:00 PM for our Annual Meeting. The meeting will be held in the same building as our Stemmons Branch. Registration will begin at 3:30 PM.

Locations

Main Branch
8828 Stemmons Freeway
Suite #113
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.mmccu.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.