



# METRO MEDICAL MEDIA

## 3<sup>rd</sup> 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, 2016.  
APY = Annual Percentage Yield.

## International Credit Union Day: The Authentic Difference



For more than 160 years, credit unions have put people before profit.

In the 1850s, hard times hit Germany, and people turned to each other for help. They removed small savings from under mattresses and started making reasonably priced loans to one another. These early credit unions were the model for all the credit unions that followed: not-for-profit, democratically controlled and community oriented. The principles that guided them then, guide credit unions today.

In the 1920s, Edward Filene took cooperative finance to the next level in Boston, as a means of lifting working people out of debt and creating a better life. On January 17, 1927, the Credit Union League of Massachusetts celebrated the first official credit union holiday. January 17th is the birthday of Benjamin Franklin, America's "Apostle of Thrift," who credit union founders believed to symbolize the purpose and spirit of credit unions.

During this time, the U.S. credit union movement was new and spreading. In response to the Great Depression, new credit unions were being formed to fill the void left by shuttered banks.

The U.S. Credit Union National Association (CUNA) and CUNA Mutual Insurance Society initiated a new national Credit Union Day celebration in 1948. The third Thursday of October was set aside as the national day of observance. This occasion brought members together to promote the credit union philosophy nationally and reflect upon credit union achievements and history. Members raised funds for the movement and paid homage to loyal supporters and pioneers.

The World Council of Credit Unions, established in 1971, assists credit union movements and supports their development around the world. World Council observed the first International Credit Union (ICU) Day more than 30 years ago, and continues to endorse global celebrations. The credit union movement has grown to more than 217 million members in 101 countries.

**Please join us on October 20, 2016 as we celebrate the credit union difference. We will have refreshments in our branch lobbies for your enjoyment and the first 100 members to visit us will receive a special gift\* as our way of saying thank you for your business!**

\*One gift per member while supplies last.

## Canned Food Drive

During the month of October, MMCU will be hosting a Canned Food Drive benefiting the North Texas Food Bank. The North Texas Food Bank (NTFB) is a top-ranked nonprofit relief organization, providing access to more than 170,000 meals each day for hungry children, seniors and families. In 2015, NTFB provided access to some 63 million meals but the need for hunger relief in North Texas today is much larger. Visit [web.ntfb.org](http://www.web.ntfb.org) to learn more about NTFB today.

The food drive will begin on October 1st, when non-perishable food donations (**canned fruit & vegetables, dried or canned beans, canned tuna or chicken, whole-grain rice or pasta, healthy cereal and peanut butter**) will be accepted at both of our branch locations. Visit [www.mmccu.com](http://www.mmccu.com) for more information!

## Stuck in a Tight Spot?

Slip through the season with Skip-a-Pay! 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 in mid-October.

Think you're eligible, but didn't receive an invitation? Contact our Loan Department at 214-630-0611.



\*The \$35 processing fee will be either deducted from your share savings account or be paid with a check payable to Metro Medical Credit Union. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made through payroll deduction or direct deposit, your payment will be deposited into your credit union savings account for the month you've selected. You can transfer those funds to your checking account online, by phone or you can withdraw them at an ATM. Member may not skip first payment on new loan. This offer is valid only for auto and personal loans with a balance of \$50 or more, with no history of late payments. Offer not valid on mortgage loans, home equity loans, or Visa credit card accounts. Federally insured by NCUA.

## Ready to Shop?

Christmas Club funds will be transferred from the Christmas Club accounts into your regular savings account on the morning of November 1<sup>st</sup>. 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!

## Go Green & save some Green!

Avoid the Paper Statement Fee by switching to eStatements today! Enrolling is easy, simply log into your account through Virtual Branch at [www.mmcu.com](http://www.mmcu.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.

\*Paper Statement Fee does not apply to Minor Accounts (accounts where the primary account holder is under the age of 18) or accounts with an aggregate balance of over \$50,000.

## Love My Credit Union Rewards

Being a part of MMCU has its perks, but they are getting better thanks to [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)!



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. We are excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal.
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Check out the awesome deals today by visiting [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) or by downloading the Love My Credit Union Rewards app!

\*Based on individual roadside assistance plan



## Branch Closures

**Monday, October 10**  
Columbus Day

**Monday, November 11**  
Veterans Day

**Thurs., Nov. 24 & Fri., Nov. 25**  
Thanksgiving Holiday

**Monday, December 26**  
Christmas Day  
(observed)

**Monday, January 2**  
New Year's Day  
(observed)

## Branch Events

**Thursday, October 20**  
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  
1<sup>st</sup> 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](http://www.mmcu.com)

## M.A.R.T.I.N

1-800-543-1031



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