

## 1<sup>st</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	.90%	.90%

All CD and Money Market Rates are effective March 1, 2018.  
APY = Annual Percentage Yield.

## Beat Your Rate Is Back!



WE WILL **BEAT**  
YOUR CURRENT  
AUTO LOAN RATE  
**BY 2%**

If you're currently paying a high interest rate on your auto loan at another financial institution, now is the time to refinance! From now until the end of June, MMCU will **BEAT** your current auto loan rate by **2 percentage points**, up to our lowest advertised rate for the same term! The minimum amount to refinance is only \$8,000 and members cannot refinance an existing MMCU loan.

Apply online at [www.mmcu.com](http://www.mmcu.com) or call 214-630-0611 and press option 4 to speak to our Lending Department today!

## Used Auto Loans As Low As

**2.25%<sup>APR\*</sup>**

\*Promotion valid March 1, 2018 - June 30, 2018. APR = Annual Percentage Rate. The APR is the yearly rate of interest that includes fees and costs paid to acquire the loan. All loans are subject to credit approval. Members must refinance at least \$8,000 to be eligible for this promotion. **Members cannot refinance an existing MMCU loan.** Proof of current rate from another financial institution is required. Rate discount cannot exceed floor rates. 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.

## Make Your Home Work For You

Your home is your most valuable asset, why not make it work for you?

With a Home Equity Loan from MMCU you can use the value you've built up in your property for home improvements, debt consolidation, or whatever purpose suits you. Apply online today at [www.mmcu.com](http://www.mmcu.com).

**Rates are as low as 4.99% APR\* with  
NO CLOSING COSTS!**



\*Limited time offer. APR = Annual Percentage Rate. The APR is the yearly rate of interest that includes fees and costs paid to acquire the loan. All loans subject to credit approval. Members cannot refinance an existing MMCU loan. 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. NMLS #804892.

## Annual Meeting

Thank you to all of our members who attended our Annual Meeting which was held on Tuesday, March 20, 2018. The meeting was held on the 5<sup>th</sup> floor of the Regal Center. We hope you enjoyed the food, fun, and fellowship as much as we did.

For those members who were unable to attend, a copy of our 2017 Annual Report is available for your viewing on our website at [www.mmccu.com](http://www.mmccu.com).

## Stay Up To Date!

Connect with us through social media! It's a great way to see our latest announcements, news, events, and promotions instantly. Follow or Like us on Facebook, Twitter, and LinkedIn. Become a fan and be among the first to hear all of our news!



[facebook.com/MetroMedicalCU](https://facebook.com/MetroMedicalCU)



[twitter.com/MetroMedicalCU](https://twitter.com/MetroMedicalCU)



[linkedin.com/company/metro-medical-credit-union](https://linkedin.com/company/metro-medical-credit-union)

## Branch Closures

**Monday, May 28**  
Memorial Day Holiday

## Go Green and Save!

Sign-up for eStatements and avoid the \$2 Paper Statement Fee!

Enrolling is easy. Visit our website and log in to Virtual Branch. Then, select the "Self Service" tab and click on "eStatements." Follow the prompts to complete the enrollment process.

## 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.mmccu.com](http://www.mmccu.com)

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

1-800-543-1031

## New Job? Retiring? Moving?

You **DO NOT** have to close your account with Metro Medical when you leave your current employer or move to another city. When you join MMCU, you enjoy the perks of membership for as long as you choose to keep your account open.

**Did you know...** that in October of 2015 we partnered with hundreds of credit unions around the nation to provide you with easier access to your MMCU accounts? At any Shared Branching location you can:

*Get a copy of your account history, make loan payments, withdraw money, transfer funds, make deposits, and more!*

Just look out for the Shared Branching logo and visit [www.mmccu.com](http://www.mmccu.com) for more info!



\*Services may vary from location to location, check with individual branches before your visit for a complete menu of available services. Funds availability will also vary from one location to another.

## MMCU Members Get Exclusive Discounts from Love My Credit Union Rewards

Credit union members have saved **nearly \$2 billion** with Love My Credit Union Rewards discounts! You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.\*
- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get trusted protection and true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today!



\*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Available for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). **Other Terms:** Offers/coverage not available everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).



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