



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, 2017.
APY = Annual Percentage Yield.

Wrap Up Holiday Debt

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, members may apply for an unsecured loan up to \$5,000 and take up to 24 months to repay.**

It's easy to apply - just go to www.mmccu.com and click on "loans" to get to our online loan application. Complete the application and you'll hear a decision in just a few days. It's that simple!

Rates as low as

**8.9%
APR***

*Promotion valid November 1, 2016 - January 31, 2017. 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.



Food Drive Success!

We would like say **THANK YOU** to our members who donated in support of our Canned Food Drive! Together we were able to contribute over 80 pounds worth of canned food to the North Texas Food Bank, a great organization that helps make the holiday season a little brighter for many individuals and families throughout our community.

Didn't hear about the food drive? Stay in the loop by liking us on Facebook! You will be updated on our latest announcements, news, events and promotions from the comfort of your own news feed.



Annual Meeting - Save the Date

We cordially invite you to attend our 52nd 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: Tuesday, March 21, 2017

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 MMCCU members only.

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

Monday, January 2

New Year's Day Holiday
(Observed)

Monday, January 16

Martin Luther King, Jr. Day

Monday, February 20

President's Day

Tuesday, March 21

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.