

Fall 2009

SUPPORTING OUR COMMUNITY

Metro Credit Union announces Four Downs for Finance contest

Metro Credit Union has teamed up with the Office of State Treasurer Timothy Cahill for the Four Downs for Finance contest. Students in grades K-12 are encouraged to complete an essay about the importance of saving money and submit it at Metro's website: www.metrocu.org.

Each week three winning essays will receive a limited edition autographed photo of New England offensive lineman, Dan Koppen. Finalists chosen from the group of weekly winners, will see New England play in Foxboro, and receive SMART savings accounts from Metro. The Grand Prize winner will also receive a visit to their school by Dan Koppen.

"At Metro Credit Union, we strive to encourage people of all ages, especially children, to learn the importance of saving money. The best way to develop good savings habits is to make saving a regular part of your life," said Robert M. Cashman, CEO and president of Metro.



Dan Koppen, New England Patriot offensive lineman and spokesman for Four Downs for Finance



Pictured above is Adele Lubarsky, Principal, with Isaac, Stefanie, and Cartiar, 4th grade students at the Hooks Elementary School in Chelsea with some of the school supplies recently donated to local schools by Metro employees, customers, and community members.

School supply drive benefits local students

Metro recently held a month-long school supply drive in each of its nine branch locations to benefit local children in need. Metro employees and customers donated hundreds of supplies including backpacks, pens and pencils, markers, crayons, three-ring binders, calculators, and notebooks. The supplies were donated to several local schools.

Metro supports Roca, Inc.



Metro has partnered with Roca, Inc. to support the organization's Transitional Employment Program.

The Transitional Employment Program helps high-risk young people learn the vital skills needed to enter the job market. The program provides financial literacy courses and incents participants to save a portion of their paycheck through an Individual Development Account (IDA). The IDA savings will be matched by Metro. Upon completion of the program, participants will use their savings for tools, uniforms, transportation, and other necessities required to successfully join the workforce.

Where is your money going?

Metro recently introduced two free online tools to help consumers better manage their finances.

Debt in Focus is an anonymous web-based debt education tool available through Metro's website at www.metrocu.org. "You do not need to be a customer of the credit union to utilize this service," said Metro Credit Union president and CEO Robert M. Cashman. "We are offering this tool free of charge so people can take the first steps toward understanding their own financial situation and the impact debt has on their financial health."

Metro also offers FinanceWorks™ free with any account. This financial management tool provides consumers a complete and easy way to budget, track their spending and save more money.

Powered by Quicken®, FinanceWorks™ connects to more than 7,000 financial institutions so consumers can see all their accounts, not just their accounts at Metro. It analyzes spending, projects cash flow, and allows users to set goals, reduce debt, and take control of their finances. For more information, visit www.metrocu.org.

FinanceWorks™
powered by Quicken®



Metro Credit Union offers down payment assistance programs

Metro now offers two affordable home ownership programs, the MassHousing Tax Credit Loan Program, and the Homebuyer Equity Builder Grant Program. These down payment assistance programs are designed to help first-time homebuyers in the purchase of their home.

Metro was selected by MassHousing to participate in the MassHousing Tax Credit Loan program. This program allows first-time homebuyers to use the \$8,000 federal tax credit as part of their down payment or to cover closing costs, rather than waiting until they file their 2009 taxes.

Metro also has grant money available for first-time homebuyers through the Homebuyer Equity Builder Grant Program. Homebuyers may be eligible to receive up to \$10,000 in a grant towards their home purchase. This money can be used for a down payment, closing costs or pre-paid mortgage insurance.

For more information about either program, call a Mortgage Specialist at 877-MY-METRO ext. 7589.



John Delaney joins Metro Investment Services



Metro Investment Services is pleased to introduce John Delaney, a knowledgeable and experienced financial advisor with over 20 years in the financial industry.

John is available to provide financial management services that can help you identify your major financial goals and objectives, analyze your current financial situation, and recommend alternative methods to help you achieve financial security.

John is available to meet with customers at the Metro Credit Union branch located at 120 Cambridge Street in Burlington, Massachusetts. To schedule a no cost, no obligation consultation, or for more information about Metro Investment Services, please contact John Delaney at 781-565-5723 or Carlos Nolasco at 617-448-5449.



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