

Spring 2010

SUPPORTING OUR COMMUNITY

Four Downs for Finance contest winners

New England offensive lineman Dan Koppen visited Everett High School to congratulate Four Downs for Finance Grand Prize winner Marvin Sosa Mendez at a recent school assembly. Metro teamed up with the Office of State Treasurer Timothy Cahill to bring the essay contest to students throughout the state in grades K-12.

Over 1,000 students submitted essays on "Why Saving is Important". Marvin received a \$500 SMART savings account, and runners up Emily Rivard of Venerii Academy in Worcester and Kylie Brignola of Killam Elementary School in Reading received \$250 SMART savings accounts from Metro Credit Union. In addition, all three students attended the final New England home game of the season in Foxboro.



Pictured from left are President and CEO Robert Cashman, Marvin Sosa Mendez and New England Patriot Dan Koppen.



Pictured above is Robert Cashman, President and CEO of Metro with Bob Hildreth, Founder of FUEL.

Metro Credit Union sponsors FUEL Scholarships

Metro has partnered with Families United in Educational Leadership (FUEL) and the Chelsea Education Foundation to sponsor a college savings program for residents of Chelsea, Massachusetts.

FUEL Accounts offer a matching scholarship to families who save monthly for their children's education. Matching funds are donated by Metro Credit Union as well as other youth programs in the city of Chelsea. The matching funds will allow families to double the amount that they have saved, up to \$1,500.

"The role that families play in student achievement is vital, and we are committed to programs such as this that involve the entire family in saving for education," said Robert M. Cashman, President and CEO of Metro.

Metro Credit Union employees help build affordable homes

Employees recently volunteered for Habitat for Humanity, an organization that helps families break the cycle of poverty and seeks to eliminate homelessness.

Employees and their families performed home improvement and construction tasks at multiple sites in the Merrimack Valley.



Pictured are some of the Metro volunteers at one of the home sites for Habitat for Humanity.

Metro Credit Union gives \$25,000 to Chelsea Jewish Nursing Home

Metro Credit Union recently donated \$5,000 to the Chelsea Jewish Nursing Home, the second installment of a five-year commitment totaling \$25,000. Chelsea Jewish Nursing Home provides high quality skilled nursing and residential care to those who are too frail or debilitated to live at home, and are suffering from medical complications of age, including dementia or Alzheimer's Disease.

Robert M. Cashman, President and CEO of Metro Credit Union, was pleased to personally deliver this year's donation, stating "Metro Credit Union is founded on the principal of people helping people, and we are proud of our long-term support of this deserving institution."



Pictured above is Robert Cashman, President and CEO of Metro with Barry Berman, Executive Director of the Chelsea Jewish Nursing Home.



Pictured are (from left) Celina Miranda, Board Chair of the Chelsea Collaborative, Representative Gene O'Flaherty, Elaine Santiago, Branch Manager of Metro Credit Union, and Gladys Vega, Executive Director of the Chelsea Collaborative.

Elaine Santiago named Community Professional of the Year

The Chelsea Collaborative named Metro Credit Union Branch Manager Elaine Santiago "Community Professional of the Year" at the 21st Annual Holiday Gala honoring the "Unsung Heroes" of 2009. Ms. Santiago was recognized for her significant contributions to the Chelsea community.

As a Branch Manager at Metro, Ms. Santiago represents the credit union at many community events and teaches financial literacy classes to local schoolchildren. Ms. Santiago is a resident of Chelsea. "I am always looking for ways to give back to my community and I find great pleasure in doing so," said Ms. Santiago. "I am honored to be recognized for my involvement in these very worthwhile organizations," she added.

Metro Credit Union offers unique home loan program for first time home buyers

Metro Credit Union is pleased to offer the First Step mortgage, a new home loan program that provides safe, affordable mortgages to qualified first time home buyers. "Metro is proud to offer this loan program which will benefit buyers and their families. This program will help our customers achieve their dream of home ownership," said Robert M. Cashman, President and CEO of Metro.

Developed by Metro, the First Step mortgage program provides qualified first time home buyers with low down payment mortgages. The program includes lender-paid Private Mortgage Insurance, which is a substantial cost-savings to the buyer. Also, interest rates are discounted based on the buyer's income.

The First Step program offers up to 97-percent financing for single-family homes, and 95-percent financing for two, three, and four-family properties. For more information about the First Step program, please visit www.metrocu.org or call 877-MY-METRO.

Metro Credit Union employees donate to Haiti relief efforts

In response to the devastating earthquake in Haiti, Metro Credit Union employees organized an employee fundraising effort that collected over \$7,000 in February. The funds were donated to the Red Cross as well as other employee-chosen organizations.

Metro employees also donated food, water, clothing, toiletries, and other necessary items that were shipped to several Haitian communities that were impacted by the earthquake.

