



**METRO**  
CREDIT UNION

*News*

Winter 2012

### Melrose branch now open!

Metro is pleased to announce the opening of its newest location in Melrose. In November, Metro merged with Secure Credit Union and acquired the branch at 138 Main Street in Melrose. This new branch makes 13 locations, and provides greater convenience for our growing membership. Metro is pleased to be a part of the Melrose community and welcomes all of our new members.



### Saving tips for the New Year!

The New Year is the perfect time to start thinking about your goals. Make sure you don't forget about setting goals for saving and spending money.

Do you have your eye on a new car or a special vacation? You may even have long-term goals, such as saving for a new home or retirement. The New Year is a perfect time to make a savings plan.



#### *Set Goals*

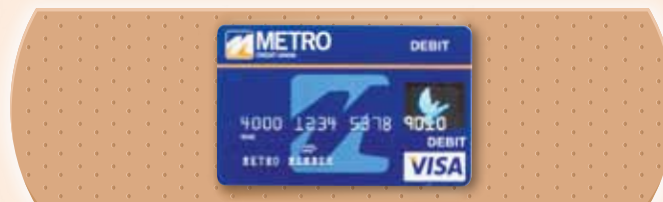
Make a list and write down your short and long-term savings goals. Then, figure out how much you need to save to achieve your goals.

#### *Start Saving*

Now that you have set your goals and know how much you need to save, it's time to start setting money aside. An easy way to do this is to have a portion of your paycheck deposited into your savings account. A year-end bonus or money received as a holiday gift are also great ways to supplement your savings.

Metro makes it easy to start a savings plan. With direct deposit and automatic transfers, you can make regular deposits to a variety of savings accounts. For more information, call 877-MY-METRO or visit [metrocu.org](http://metrocu.org).

### Stop painful ATM fees.



A **My Reward Checking** account relieves nagging ATM fees. We refund all other banks' ATM fees. Open one today and never pay another fee, no matter whose ATM you use.

## Metro in the Community

### Local students benefit from Metro Credit Union school supply drive.

Metro recently held a month-long School Supply Drive in each of its twelve branch locations to benefit local students. Metro Credit Union employees and members participated by donating hundreds of supplies including backpacks, pens and pencils, markers, crayons, three-ring binders, rulers, and notebooks. The supplies were donated to several schools located near Metro branches.



Metro's Peabody Branch donated supplies to the William A. Welch, Sr. Elementary School. Pictured are William A. Welch, Sr. School Principal Dr. Monique B. Nappi with students, Metro Branch Manager Vanessa Silveira and Assistant Branch Manager Bianca Cooley Lowe.



### Thanksgiving Basket Drive

In the spirit of giving back to the community during the holiday season, Metro employees participated in a Thanksgiving basket drive. Each department and branch contributed items to create 28 baskets, which were distributed to local families in need. The baskets were filled with traditional Thanksgiving staples like stuffing, vegetables, and cranberry sauce, as well as a gift certificate for a turkey. This is the first year that Metro has undertaken this initiative and employees look forward to making it an annual tradition.

### 'Tis the Season to Be Saving.

Do credit card bills from the holidays leave you overwhelmed? We can help.

A Metro Christmas Club account lets you enjoy the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine the amount you'll need to find the perfect something for everyone on your Christmas list and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Starting a Christmas Club account is easy and you can open one at any time. To open an account stop by any of our convenient branch locations, visit [metrocu.org](http://metrocu.org) or call 877-MY-METRO for more information.



### All Metro offices will be CLOSED on:

**Christmas Day**

Observed Monday, December 26, 2011

**New Years Day**

Observed Monday, January 2, 2012

**Martin Luther King, Jr. Day**

Monday, January 16, 2012

**President's Day**

Monday, February 20, 2012

**Office Locations:**

**Boston** – 710 Albany Street

**Boston** – 922 Commonwealth Ave.

**Boston** – 1071 Massachusetts Ave.

**Burlington** – 120 Cambridge Street

**Chelsea** (Main Office) – 200 Revere Beach Parkway

**Chelsea** – 365 Broadway

**Framingham** – 1124 Worcester Road

**Lawrence** – 215 South Broadway

**Lynn** – 475 Western Avenue

**Melrose** – 138 Main Street

**Peabody** – 68 Main Street

**Salem** – 4 Paradise Road

**Tewksbury** – 1527 Main Street



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For Telephone Banking call: 800-423-5699

877-MY-METRO [metrocu.org](http://metrocu.org)

