

## Supporting Our Members and Their Communities

At Metro, we were founded on the idea of people helping people. And helping our members get stronger and smarter financially is a big part of what makes us different.

We assist our members with financial goals like buying their first home and improving their credit. And we support our local communities through charitable donations, hours of service to non-profits, scholarships, financial education for high school students, and more. Because giving back makes us all stronger.

## Community Lending



Metro's year-end loan-to-share ratio was **114.1%** demonstrating that Metro gives back to our membership in the form of loans.

Metro partnered with Second Chance Cars (SCCARs) and provided **37** loans for **\$33,300.**



Metro granted **11** loans totaling **\$43M** in community development lending which includes affordable housing for those with low and moderate incomes.

Metro's innovative and flexible consumer financing enabled **1,090** loans totaling **\$15.11M** to individuals who might not otherwise have qualified for a loan.



Metro provided 86 Credit Builder loans totaling **\$82,381** to help members establish or improve their credit score.

Metro provided **\$82M** in mortgages to first time homebuyers through products like our Home Possible and HomeReady mortgages.



## Partnership Highlights



Metro's Matched Savings Program Partners had **454** Matched Savings participants. These participants saved over **\$380,639**.

Some of our Matched Savings Partners include:

- BreakTime
- Boston Saves
- Inversant
- The MIDAS Collaborative
- Heading Home
- EMPATH
- LaVida



**\$24K**

raised during Metro's sponsorship of the 11<sup>th</sup> annual Celebrate Literacy Day Celebration.



**30**

Food baskets delivered to the West Medford Community Center as part of Metro's Thanksgiving food drive.



**\$13K**

awarded in scholarships to local High School seniors.



**75**

local children received holiday gifts donated by Metro employees.



**183**

community and Metro@Work seminars presented.



**75**

community boards & committees with management involvement by Metro employees.



**9,058**

Everfi Digital Learning program users.



**460**

individuals enrolled in Metro's nationally certified Bank On Safeguard Checking Account.



### Boston Business Journal 2022 Corporate Citizenship Award

*Metro recognized for charitable contributions.*

**\$192,000**

In charitable donations and sponsorships!



### Outstanding Community Reinvestment Act Rating

*Metro was awarded an outstanding rating for reinvesting in our communities.*

## About Metro Credit Union

Metro Credit Union is the largest state-chartered credit union in Massachusetts, with \$3 billion in assets. Metro provides a full range of financial products to close to 200,000 members in Essex, Middlesex, Suffolk, Norfolk, Plymouth, Barnstable, Bristol and Worcester counties in Massachusetts, and Cheshire, Hillsborough, and Rockingham counties in New Hampshire, as well as to employees of over 1,200 companies through its Metro@work program.

Founded in 1926, Metro currently operates 19 branch offices in Boston, Burlington, Chelsea, Dorchester, Framingham, Lawrence, Lynn, Medford, Melrose, Newton, Peabody, Reading, Salem, Tewksbury, and West Roxbury. Metro is also a Juntos Avanzamos ("Together We Advance") designated credit union, an honor given to financial institutions for their commitment to serving and empowering Hispanic and immigrant consumers. Learn more at MetroCU.org and connect with us on LinkedIn.