



METRO DELIVERS

At Metro, we offer a full range of products and services and we add value by consistently delivering better rates and lower fees. That’s how we deliver on our ‘people helping people’ philosophy. Some examples include:

- **My Reward Checking** offers unlimited access to ATMs everywhere plus unlimited refunds of other bank’s ATM fees
- Earn points towards rewards on every purchase when you sign up for **Buzz Points Debit Card Rewards**
- **Unique and low cost mortgage programs** that look beyond a credit score to consider other compensating factors, helping to find the right mortgage for everything from first-time purchases to jumbo mortgages and anything in between.
- **Free credit score monitoring** in Online Banking and our Mobile App. Plus our **Credit Builder Loan** helps improve credit scores for people with limited or challenged credit.
- **Metro Insurance Advisors** partners with MAPFRE Insurance to offer affordable, high-quality insurance coverage for auto, home, renters and businesses. Metro members could receive an exclusive member discount on Auto Insurance.

Deposits at Metro Credit Union are federally insured up to \$250,000 by the National Credit Union Administration (NCUA) and additional funds over \$250,000 are fully insured by the Massachusetts Share Insurance Corporation (MSIC).

Metro@work WORKPLACE BANKING

Welcome to **Metro@work**, offered by Metro Credit Union, a member-owned financial institution that wants to help your employees achieve financial wellness.



Kristen Nemeth, Business Development Officer
877.MY.METRO x3507 | KNemeth@MetroCU.org



PEOPLE HELPING PEOPLE



ABOUT METRO CREDIT UNION

Founded in 1926, Metro is a member-owned financial institution that helps people accomplish their personal and business goals. The philosophy at Metro is ‘people helping people’ which means that we put our members first. We offer a wide variety of deposit and loan products, all designed to help your employees build their savings, buy a home, prepare for retirement or accomplish any other dream they may have. Plus we are a leader in providing financial education to employees.



METRO QUICK FACTS



Over **1,200** companies offer a **Metro@work** program



24 hour access, 7 days a week, 365 days a year to all of Metro’s accounts and programs



Over **\$1.8 million** in assets



Largest state-chartered **credit union** in Massachusetts



Founded in **1926**, currently **over 200,000** members strong



Once a member, **always** a member

WE MAKE IT EASY!

Offering **Metro@work** provides your employees with a comprehensive source of financial products and services. Getting the program launched is easy — we do all the work (and you get all the credit!) with our turnkey approach. We have a dedicated team of employees who will come on-site and meet with your employees, present free financial wellness seminars, and provide all the materials they’ll need to join Metro Credit Union. Deposits and loan payments are conveniently made through payroll deduction PLUS we have an internal department dedicated to assisting you with employee direct deposit.

INTERESTED? Call Kristen Nemeth, our Business Development Officer at **877.MY.METRO (696.3507)** and we’ll get started bringing **Metro@work** to your employees!

AS A NOT-FOR-PROFIT, WE FOCUS ON WHAT’S BEST FOR THE **MEMBER** NOT THE SHAREHOLDER.

THE BENEFITS OF PARTNERING WITH METRO

- Enhancement to your employee wellness programs
- Membership in Metro Credit Union is a FREE employee benefit.
- Over 1,200 companies throughout Massachusetts have partnered with Metro to offer a workplace banking program.
 - Our **Metro@work** partners include leading high tech, pharmaceutical, assisted living facilities and nursing homes, manufacturing companies, law firms, hospitals, retail chains, hotels, universities, the State of Massachusetts and local municipalities — more companies than any other credit union in the state.
- A dedicated Business Development Officer will work with you to create a customized program for your company; someone who is happy to participate in Benefit Fairs, Open Enrollments, New Employee Orientation and Employee Appreciation events.
- Communication materials supplied at no cost including brochures and enrollment cards, website link to MetroCU.org, bulletin board posters, payroll inserts, financial wellness newsletter articles, quarterly Metro Newsletter, one-page flyers, digital messaging.
- Complimentary financial education programs to improve the financial wellness of your employees.
 - On-site Lunch and Learn Seminars
 - Available topics: *Are You Financially Healthy?; Psychology of Spending; Solving the Mystery of Credit Reports; 10 Steps to Financial Success; How to Qualify for a Mortgage*, and many more.
 - Seminars can be tailored to fit company needs, time and employee interest.
- MoneySense Digital Learning
 - An online series of short, interactive financial education courses to help your employees and their families more effectively manage their finances today and prepare for a secure financial future. *Available in English and Spanish.*

MEMBERSHIP APPLICATION INSTRUCTIONS



MEMBERSHIP APPLICATION

To open an account, complete the Membership Application.
Forward completed application to Metro via one of these four options:



eFAX

617.830.0634



SECURE EMAIL

You will need to register to send secure email.

GO TO:

<https://www.metrocu.org/secure>

SELECT:

New to secure email?

Register

Once you have registered, you will be able to send your member application via secured email.



MAIL (USPS)

Metro Credit Union
200 Revere Beach Parkway
Chelsea, MA 02150
Attn: Deposit Operations/
SEG Services



DROP OFF

Visit any of Metro's branch locations and drop off your completed application.

Metro will open your account and mail your new account number to you.

QUESTIONS?



email Metro at
Payroll@MetroCU.org



Call 877.MY.METRO (696.3876)
extension 7555, option 5



DRAFT

[MetroCU.org](https://www.metrocu.org)
877.MY.METRO (696.3876)

ACCOUNT NO. (Provided by Metro Credit Union)		
NAME (PRINT)		
STREET		
CITY	STATE	ZIP
E-MAIL ADDRESS		
SOCIAL SECURITY NO.		DATE OF BIRTH
HOME PHONE	CELL PHONE	WORK PHONE
MOTHER'S MAIDEN NAME		EMPLOYER/STATE AGENCY
SIGNATURE		DATE
MEMBERSHIP: <input type="checkbox"/> Single <input type="checkbox"/> Joint DEBIT CARD: <input type="checkbox"/> Yes <input type="checkbox"/> No ATM CARD: <input type="checkbox"/> Yes <input type="checkbox"/> No Photo copy of I.D. required to add joint owner to account. Savings Account Only		
JOINT NAME (PRINT)		
STREET		
CITY	STATE	ZIP
E-MAIL ADDRESS		
SOCIAL SECURITY NO.		DATE OF BIRTH
HOME PHONE	CELL PHONE	WORK PHONE
MOTHER'S MAIDEN NAME		EMPLOYER/STATE AGENCY
SIGNATURE		DATE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/We hereby make application for membership in Metro Credit Union. I/We hereby agree to the By-Laws, Rules and Regulations of the Credit Union now in force and any which may hereafter be adopted. I/We agree to be bound by the terms and conditions set forth therein as may be amended from time to time of the Truth In Savings Agreement, Fee Schedule and applicable account disclosures. I/We understand that these disclosures (as applicable) will be delivered to me once my membership has been opened, and I/We may obtain a copy of these disclosures at any branch location, or on the Metro website. Each signer agrees that the Credit Union may obtain any credit reference necessary including, but not limited to, ChexSystems. In order to comply with the Fair Credit Reporting Act and other consumer reporting laws (both Federal and state) we must notify you of the following: a consumer report may be requested from a credit reporting agency, relative to its file background information. I/We also agree to the regulations governing the use of negotiable instruments. Under penalties of perjury, I/We certify that the information on the Membership Application is true, correct and complete and I/We certify that the number shown on this Membership Application is my/our correct taxpayer identification number(s) and that I/We are not subject to backup withholding due to under reporting. If applying for an ATM/Debit Card(s), I/We understand that the use of Metro Credit Union's Visa® Debit Card/ ATM Card is governed by the terms and conditions set forth in the cardholder agreement.





EMPLOYEE DEDUCTIONS

I HEREBY AUTHORIZE MY EMPLOYER TO:

- ☐ **START** Deduction ☐ **CHANGE** Deduction ☐ **STOP** Deduction

I AM PAID:

- ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

ENTER TOTAL DEDUCTION AMOUNTS

- \$ _____ To My Reward Checking
\$ _____ To Free Checking
\$ _____ To My Reward Savings
\$ _____ To Regular Savings
\$ _____ Loan Payment
\$ _____ To Christmas Club
\$ _____ To Vacation Club

Annual Disbursement from Club Account

- ☐ Transfer to Checking ☐ Transfer to Savings

Deduction Amounts for IRA

- \$ _____ To IRA Accumulator
\$ _____ To Roth IRA
\$ _____ To Traditional IRA
\$ _____ To Education IRA



EMPLOYER DIRECT DEPOSIT

Metro Routing and Transit Number: 211381990

Employee: _____

Employer: _____

Metro Account #: _____

- ☐ Savings ☐ Checking

NEW MEMBER DIRECT DEPOSIT

I hearby authorize my employer to start deductions as follows:

The total amount to be deducted from my paycheck is \$ _____

- OR ☐ Please deposit my paycheck in full

SIGNATURE: _____

Date: _____

EXISTING MEMBER DIRECT DEPOSIT CHANGES

I hearby authorize my employer to start/change deductions as follows:

The total amount to be deducted from my paycheck is \$ _____

- OR ☐ Please deposit my paycheck in full

SIGNATURE: _____

Date: _____

PAYSTUB INFORMATION (IF APPLICABLE)

DIV		LOC				DEPT				CLASS			

EMPLOYEE MUST COMPLETE BOTH FORMS

EMPLOYEE MUST COMPLETE BOTH FORMS