

## 1ST QUARTER DIVIDENDS

### Savings Accounts

	APR	APY
up to \$2500	.50%	.51%
up to \$5000	.60%	.61%
up to \$10,000	1.00%	1.01%
above \$10,000	1.40%	1.41%

Christmas Club	1.30%	1.31%
IRA	1.50%	1.51%

Dividends are declared at the end of each quarter by the Board of Directors. Please contact the credit union for current rates and terms.

Checking	.55%	.55%
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### Money Market Accounts

	APR	APY
0-\$2,499.99	N/A	N/A
\$2,500-\$9,999.99	1.20%	1.21%
\$10,000 & above	1.30%	1.31%

### Maxi-Money Market

#### Accounts

\$0-24,999.99	N/A	N/A
\$25,000-\$49,999.99	2.20%	2.22%
\$50,000-\$99,999.99	2.30%	2.33%
\$100,000—above	2.50%	2.53%

### CD Accounts

Term	APR	APY
6 months	2.20%	2.23%
12 months	2.70%	2.73%
24 months	2.90%	2.94%

### IRA CD

12 months	2.80%	2.84%
24 months	2.90%	2.93%
36 months	3.40%	3.45%
48 months	3.60%	3.66%
60 months	3.70%	3.76%

All CD and Money Market rates are effective April 1, 2009.

# Metro Medical Media

1ST QUARTER

SPRING, 2009

## Let *Our* Home Equity Loans Help *Your* Cash Flow !

While some of the news of recent days has not been very positive, there are things that you can do to shore up your financial position. Even though none of us wants to increase our debt load during uncertain financial times,



A home equity loan from MMCU can improve your monthly cash flow.

**MMCU's home equity loans that start as low as 5.99% APR** can help your monthly cash flow by consolidating your high-interest rate credit cards into

one low payment. Not only will you be paying less interest overall, but you will have just **ONE** bill to pay rather

than several loan payments due throughout the month (in addition to your mortgage payment, of course).

Metro Medical offers home equity loans based on 80% of your home's appraised value. There are **no points and no fees**, so you don't have to pay any cash out of pocket at

the time of closing. All loans are based on approved credit, and borrowers can take up to 20 years to repay.

Home equity loans can also provide cash for home improvements, educational expenses. Apply online at [www.mmccu.com](http://www.mmccu.com) by clicking on "loans", then scrolling down to "loan application." Our website also features loan calculators that can help you determine if you have at least 20% equity in your home. If you have further questions about our home equity loans, call us at 214-630-0611.

## Auto Loan Special Extended

There are some GREAT deals to be had in the auto market these days. But before zeroing in on the vehicle you want to buy - new or used - it pays to have your financing already in place.

**Members can finance either a new or used car at rates as low as 3.99%** at terms of up to 72 months for new cars and up to 60 months on used. Apply online at [www.mmccu.com](http://www.mmccu.com) by clicking on "loans" then scrolling down to "online application". You'll get a decision within a couple of days, so don't wait! This offer ends soon!



### NEWS AND NOTES

- Both offices will be closed on **Memorial Day – Monday, May 25, 2009.**
- Thanks to our members who attended our Annual Meeting on March 19! We were thrilled to see each of you and look forward to a successful year ahead!
- We offer **FREE Notary Services** to our members! There is no maximum number of documents and no appointment is necessary. Notary services are available at the Stemmons branch only.

**Congratulations to Sosamma Sajan, the winner of our Refer-A-Friend drawing. For referring a friend who successfully opened an account with us, Sosamma received \$500 cash!**



**Adding to your 2008 IRA accounts MAY benefit your tax situation. (Please consult with your tax advisor for details.)**

## A Word From Our President

At Metro Medical we pride ourselves on being part of a movement that takes to heart its core belief of "People Helping People". This movement was built upon a cooperative effort, and through your efforts and support, we continue that tradition today.

While these are unsettling times for many of us, including many in the financial industry sector, the credit union movement remains strong. Texas credit unions continue to experience growth in assets, loans, savings and members. I am proud to say that MMCU is among the high-performing credit unions. We are financially strong and well-capitalized at 15% and continue to lend responsibly.

In 2008 we continued to re-design our website to be more informative and user friendly. We added Branch Capture to reduce costs and offer more security, and we offered a number of low-cost loan specials to help combat some of the financial pressures that some of our members were experiencing.

We will continue to offer MARTIN Audio Response and Home Banking at no charge to our members. We continued the lower minimum deposit of \$1000 for our Share Certificates, while keeping the rates very competitive. Thus more members were able to earn more money on their accounts. We granted over \$5 million in loans and returned over \$600,000 in dividends to

our members in 2008. Our expenses were again within budget and, as I stated before, our financial ratios remain very strong.

In 2009 we will be able to offer Check Imaging and E-statements. We will continue to keep our fees and loan rates low.

We have proudly served our members for 44 years. We have a committed and dedicated staff ready and waiting to serve you. We hope to continue to be your Number One Trusted Choice for many years to come.

Dolores Jarboe, President

## Save More In Your IRA Before Tax Time!

By the time you read this, April 15 is only days away. But there is still time to deposit money into an IRA account and claim it on your 2008 taxes. (Please consult with a qualified tax advisor for details.) If you don't currently have an IRA account, you need to determine if you want to save on taxes now or

later. If your answer is "now", then choose a traditional IRA where your earnings grow tax-deferred until they are withdrawn. If you want to save on taxes when you retire, open a Roth IRA account. A Roth IRA is a more flexible investment because you can withdraw regular contributions at any

time tax-free and penalty-free. There are certain restrictions on the interest earned, however. Remember, April 15, 2009 is the LAST day you can make IRA contributions for tax year 2008. Please call our IRA department at 214-630-0611 for more details.

### Where to Find Us

Main Branch:  
8828 Stemmons  
Freeway, Suite 113  
Dallas, TX 75247  
PHONE:  
214-630-0611

Parkland Hospital Branch  
1st Floor, Support Services  
Building B  
Dallas, TX 75235  
FAX:  
214-688-7042

MARTIN:  
24-hr Telephone Banking  
1-800-543-1031  
ATM Locator:  
[www.Allpointnetwork.com](http://www.Allpointnetwork.com)