

metro MINUTE

Save More. Borrow More. Plus More for You!



METROPLUS
CREDIT UNION

SPRING 2026

An informative newsletter from your friends at Metro Plus Credit Union

Start Your Car Search with a Lower Rate

If you've been thinking about a new or used vehicle, you can save before you even hit the dealership.



Finance with Metro Plus Credit Union and **get 2.00% APR off your auto loan rate***—or **refinance and we'll beat your current rate by up to 2.00% APR***. That difference can mean real savings over the life of your loan.

With **no payments for 90 days**, you'll have extra breathing room before your first payment.** Plus, pre-approval gives you confidence at the dealership, with your budget and financing already in place.

At Metro Plus, you'll get fast approvals, local decisions, and flexible terms—all tailored to you. Even if your credit isn't perfect, we'll help you find a way forward.

Get pre-approved today and start saving on your next auto loan.

**APR = Annual Percentage Rate. Promotional floor rate is 4.49% APR. Your actual rate and repayment terms will be based on your individual credit history, loan amount, collateral, and other qualifying factors and may be higher than 4.49% APR. Terms available up to 72 months. Refinances eligible for vehicles 2022 model year or newer. **Interest will continue to accrue during the 90-day payment deferral period. All loans subject to credit approval. Offer cannot be combined with other discounts or promotions. Loans currently financed with Metro Plus Credit Union are not eligible for refinance under this offer. Offer valid through June 30, 2026. Rates and terms are subject to change at any time without notice. Membership eligibility required. Other restrictions may apply. See credit union for complete details. Metro Plus Credit Union is Federally Insured by the NCUA.

Turn Your Home's Equity Into Opportunity



If you've owned your home for a few years, you may have built equity you can use. A Home Equity Loan from Metro Plus Credit Union lets you tap into that value when you need it.

Use it for home projects, debt consolidation, or larger expenses—with the flexibility to draw funds as needed.

For a limited time, Metro Plus is offering great rates and no closing costs on Home Equity Loans from April 1–June 30, 2026*—saving you potentially \$250–\$650 or more.

If you're ready to put your home's equity to work, Metro Plus is here to help. Apply online, call, or stop by to get started.

*Credit and collateral are subject to credit approval and underwriting guidelines. Rates are based on creditworthiness. Terms and conditions apply. Programs, rates, terms, and conditions are subject to change without notice. Closing costs include: Title Fees, Recording fees and flood search. Appraisal fees are not included in this promotion and will be the member's responsibility. Property insurance is required. Offer valid April 1-June 30, 2026. NMLS #411965.



EQUAL HOUSING
OPPORTUNITY

Rooted in Our City. Growing with Our Community.

Metro Plus Credit Union is proud to celebrate the opening of our new main office in Lexington's Coldstream Research Campus. After more than 86 years serving the Bluegrass community, this new space reflects our continued commitment to the members and neighbors who make Lexington home.

We're celebrating this exciting milestone with several events throughout April, highlighted by a community-wide Grand Opening Celebration.

Ribbon Cutting Ceremony

April 17 | 9:30–10:45 AM

With Commerce Lexington and city officials
We'll officially mark the opening of our new main office with a ribbon-cutting alongside local leaders and community partners.

Annual Meeting (Business Only)

April 23 | 5:00 PM

Members are invited to stay connected with their credit union by attending our annual business meeting. Elections for the Board of Directors will also be held.

Grand Opening Celebration & Open House

April 25 | 10:00 AM–2:00 PM

Join us for a fun community celebration at our new location. The day will include a food truck, raffles, kids' activities, a fire truck and police van handing out popsicles, and more. Members and visitors will also have the opportunity to open accounts, apply for loans, and connect with our auto advisors who will be on-site to assist with vehicle financing questions.

In the event of inclement weather, the celebration will be rescheduled, so be sure to watch our social media pages and email updates for the latest information. We hope you'll join us at one of these events to tour the new space, meet our team, and celebrate this exciting new milestone with us.

Youth Month is Taking Off This April



April is Youth Month, and Metro Plus Credit Union is celebrating by helping young members discover how fun it can be to be money smart. It's the perfect time for families to encourage kids to start saving early and build habits that can last a lifetime.

This year, we're also introducing Metro Milestones, a new youth and young adult tiered account program designed to grow with members from childhood through young adulthood. The program provides age-appropriate rewards, tools, and financial education that help kids and teens build confidence with money every step of the way. To celebrate Youth Month, we're inviting young members to participate in two fun contests:

"Color Your Money Smart World" Coloring Contest (Ages 3–12)

Kids can choose from themed coloring pages available for download and submit their masterpiece for a chance to win small prizes in three age groups (3–5, 6–8, and 9–12).

"How I'll Be Money Smart" Storytelling Contest (Ages 7–14)

Kids can share a short story about saving for something special, planning a budget to reach a goal, or how being money smart can help them achieve their dream career. Winners will receive prizes, and the first-place story will be featured on our website, social media, and newsletter! It's all part of our mission to help young members build confidence with money while having fun along the way.



Share Metro Plus with Someone You Know

Did you know you can invite people in your circle to become part of Metro Plus Credit Union?

Today, our membership is open to more friends, family members, and neighbors across the Bluegrass region. When they join, they'll experience the same personal service you trust—along with competitive rates and loan decisions made locally.

If someone in your life is looking for a financial institution that puts people first, invite them to discover Metro Plus

Learn more about membership at metropluscu.org.

QUICK TIP

Build a Summer Savings Fund
Set aside a small amount each week—\$20 or \$30 can quickly add up for vacations, activities, or unexpected expenses.



Convenient for Downtown Members

Working downtown? Our **Phoenix Branch on East Vine Street** makes it easy to stop in during the workday.

This convenient location offers lobby service and a **night drop for after-hours deposits**, giving members flexible options for managing their finances while working in the heart of Lexington.

A New ATM Designed for Convenience

Our new main office now features a **deposit-accepting ATM**, making it easier than ever to manage your money.

Members can deposit cash or **checks day or night**, even when the branch is closed. It's one more way Metro Plus helps you bank on your schedule.

Metro Plus is proud to connect members with partners who support long-term financial well-being—because your confidence matters.

Financials

AS OF 2/28/26

Assets:	\$52,244,788
Loans:	\$22,171,257
Shares:	\$44,991,757
Capital Ratio:	13.00%
Members:	4,687

Closer to Your Everyday Errands

Metro Plus Credit Union has moved—but we haven't moved far from your routine.

Our new main office at **1565 McGrathiana Parkway** is just minutes from Newtown Pike and Citation, making it easy to stop in while you're already out running errands.

Whether you're grabbing groceries, fueling up, or checking off your to-do list, Metro Plus fits right into your day.

And if our new location isn't close to your usual errands, our online banking, mobile app, and digital services make it easy to stay connected to your credit union wherever you are. We're here when you need us, and we'd love to see you soon.

Important Notice: Versailles Road ATM Update

If you regularly use our Versailles Road ATM, please note an upcoming change.

Beginning May 5, the ATM will be removed due to the City of Lexington removing the structure where the ATM is located. While unplanned, we're committed to keeping your access convenient.

You'll still have access to **30,000+ surcharge-free ATMs** through the Co-Op Network and 5,000 more via Alliance One. **Our McGrathiana location also now features a new deposit-taking ATM.**

Plus, many everyday transactions can be handled easily through digital banking.

Protect Yourself from Today's Most Common Scams

Scammers are always finding new ways to target consumers, and staying informed is one of the best ways to protect yourself. Here are a few of the most common scams we're seeing right now and how to avoid them.

Romance Scams

Scammers build online relationships over time, often through social media or dating apps, and eventually ask for money due to an "emergency."

How to stay safe: Be cautious of anyone who quickly asks for money or avoids meeting in person. Never send funds, gift cards, or wire transfers to someone you haven't met face-to-face.

Amazon or Package Delivery Scams

You may receive a call, text, or email claiming there's an issue with a recent order or suspicious charge. These messages often try to get you to click a link or provide personal information.

How to stay safe: Don't click unexpected links or share account details. Instead, go directly to the retailer's official website or app to verify any claims.

Lottery or Prize Scams

You're told you've won a prize, but must first pay fees or taxes to claim it.

How to stay safe: Legitimate lotteries don't require upfront payments. If you didn't enter, you didn't win.

General Tips to Keep Yourself Safe

- Never share personal or account information with unexpected callers or messages
- Be cautious with urgent requests that pressure you to act quickly
- Verify requests using trusted contact information, not what's provided in a message
- When in doubt, contact your credit union directly
- If something doesn't feel right, trust your instincts.

And if you ever have questions or think you may have been targeted, reach out to Metro Plus. We're here to help you



Faces of Metro: Meet Robert Drake Vice President of Branch Operations



We're excited to congratulate Robert Drake, who was recently promoted to Vice President of Branch Operations at Metro Plus Credit Union. In this role, Robert now oversees both our frontline and loan departments, helping ensure members receive the exceptional service and support they deserve.

Robert brings a wealth of experience along with a strong passion for helping both members and staff succeed. Known for his approachable leadership style and dedication to teamwork, he is committed to creating a positive experience for everyone who walks through our doors.

We are grateful to Robert for the leadership and care he brings to Metro Plus Credit Union every day.

Upcoming Closures:

Holiday Closures

Memorial Day
Monday, May 25, 2026

**Juneteenth National
Independence Day**
Friday, June 19, 2026

Independence Day
Friday, July 3, 2026

All Metro Plus locations will be closed in observance of these federal holidays. Online banking, mobile banking, and our ATM network remain available 24/7 for your convenience.



Web: www.metropluscu.org
Phone: 859-258-3990
Fax: 859-258-3993
Phone Branch: 1-800-677-0183

Main Office

1565 McGrathiana Parkway
Lexington, KY 40511

Lobby

Monday - Thursday
8:30am - 5:00pm
Friday
8:30am - 6:00pm

Drive Thru

Monday - Thursday
8:00am - 5:00pm

Friday

8:00am - 6:00pm

Phoenix Branch

101 East Vine Street, Suite 180,
Lexington, KY 40507

Monday - Friday
Lobby: 8:30am - 4:30pm
(closed from 12:00-12:30pm)

Phone Hours

Monday-Thursday: 8:30am-5:00pm
Friday: 8:30am-6:00pm

CONNECT WITH US

  @MetroPlusCU

NMLS #411965

