

# metro MINUTE

Save More. Borrow More. Plus More for You!



WINTER 2026

An informative newsletter from your friends at Metro Plus Credit Union

## Consolidate Debt. Lower Your Monthly Payments

Credit card interest rates are climbing — the average APR in the U.S. is now over 20%.

If you're carrying high-interest balances, your home's equity could help.

### Why Consolidate with Metro:

- ✓ Choose a fixed rate or a flexible line of credit
- ✓ Budget-friendly monthly payments
- ✓ Local decisions. Friendly, fast service.
- ✓ Tackle debt, home upgrades, or big goals.

By consolidating debt with a low-rate Home Equity Loan from Metro Plus Credit Union, you can simplify payments, reduce interest, and keep more money in your pocket each month.



## Crush High Payments. Fall in Love with Lower Rates.

**Get rates as low as 3.99% APR! \***

Low Rates for New, Used & Refinance  
Get rates as low as 3.99% APR on qualified auto loans.

### Love Your Loan Again

Already have an auto loan elsewhere? Let us try to beat your current rate and help you save more with a refinance.

Whether it's a new ride or a better payment, Metro Plus makes it easy to fall in love with your loan again.

\*APR = Annual Percentage Rate. Rates as low as 3.99% APR are available for qualified borrowers with credit scores of 730+, on new auto loans or refinances from another lender, vehicles 2022 or newer, with terms up to 60 months. Actual rates may vary based on creditworthiness, loan amount, and other factors. All loans are subject to approval. Existing Metro Plus Credit Union auto loans are not eligible for refinancing. Offer valid through March 31, 2026. Rates and terms are subject to change at any time without notice. Membership eligibility required. Other restrictions may apply. Contact credit union for complete details.

\*All home equity loans and lines of credit are subject to credit approval and membership eligibility. Terms and conditions apply. Metro Plus Credit Union is Federally Insured by NCUA and an Equal Housing Opportunity Lender. Consult your tax advisor regarding the deductibility of interest. Using your home as collateral carries risk if payments are not made as agreed. NMLS 411965



# Own Your First Home — With Up to \$20,000 in Help

Ready to buy your first home? Metro Plus is helping make it possible. This March, Welcome Home Funds return — offering eligible buyers up to \$20,000 toward down payment and closing costs.

These funds go fast and are first-come, first-served.

Prequalify today to:

- Beat the rush when funds open
- Know your homebuying budget
- Get expert support from the Metro Plus mortgage team

This is the chance that puts homeownership in reach. Don't wait.

All loans subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on qualifications, including creditworthiness. NMLS #411965. Equal Housing Opportunity. Metro Plus Credit Union is federally insured by the National Credit Union Administration.



## Metro Plus is on the move! New Headquarters Opens January 20!

We're excited to welcome you to our brand-new headquarters at 1565 McGrathiana Parkway, designed with your convenience, safety, and service in mind. The new facility is not just a new address – it's the future of Metro Plus, bringing more modern features and space to better serve our members across the Bluegrass region.

### Here's what you need to know about the move:

- Our Versailles Road drive-thru will be closed on Thursday, January 15.
- Our Versailles Road location will be closed on Friday, January 16 as our team moves into the new building
- Phones will go offline at 11:00 a.m. on January 16
- The new headquarters will officially open for member service on Tuesday, January 20 at 1565 McGrathiana Parkway
- Starting January 20, please send all correspondence – including mailed loan payments – to our new address

### During the transition:

Our Phoenix Building location downtown will remain open during the move

You'll continue to have 24/7 access to your accounts through Online Banking, Mobile Banking, and our full ATM network

This move reflects our long-term commitment to Lexington and to you. The new headquarters offers:

- Increased accessibility and safety
- A deposit-accepting ATM (*For Members*)
- Extended Friday hours
- A welcoming space designed for better service and long-term growth

We can't wait for you to visit us at our new home and experience what's next for Metro Plus!



## New Year, New Possibilities

A small loan can make a big difference. Start the year strong with flexible options built for your life.

### Why members choose our Personal Loans:

- Borrow as little as \$200
- Use it for any purpose—big or small
- Fast, local approvals
- Friendly help from people who know you

### Perfect for:

- Home projects and repairs
- School supplies or tuition help
- Travel Expenses
- Medical bills or emergencies

Whatever life brings your way, we've got your back with options that fit your budget.

Apply today at [metropluscu.org](https://metropluscu.org) or call (859) 258-3990.

## QUICK TIP

### Automate Your Savings

Set up automatic transfers—even \$20 a week adds up to over \$1,000 in a year without you even thinking about it!

## Start the Year With a Financial Wellness Check-Up

A new year is the perfect time to check in on your finances—and you don't have to do it alone. Metro Plus Credit Union partners with **Trinity Debt Management** to offer trusted, educational resources that help members take control of their money with confidence.

If you're feeling overwhelmed by debt, budgeting challenges, or unexpected expenses, **Trinity provides free financial education and personalized debt management support designed to help you get back on track.**

### Support When You Need It

*Trinity's online programs cover topics like:*

- Debt management and credit education
- Budgeting and money planning
- Financial wellness tools for every stage of life

These resources are available online and can be accessed anytime, making it easy to learn at your own pace. Start the year strong and explore available financial wellness tools at: **[trinitycredit.org](https://trinitycredit.org)**

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





# Bank when it works for you - 24/7 convenience at Metro Plus

At Metro Plus, we're not just investing in a new headquarters. We're investing in you. We're committed to making your money easier to access and manage – on your schedule.

Here's how we make banking simple, safe, and always available:

- **New Deposit-Accepting ATM (For Members):** Located at our new headquarters, it accepts cash and check deposits day or night
- **Mobile Check Deposit:** Snap a photo and deposit from anywhere.
- **Quick Transfers and Bill Pay:** Move money or pay bills on your time.
- **24/7 Loan Applications:** Apply for loans whenever it's most convenient for you.
- **Online and Mobile Banking:** Full access and real-time balance tracking from your phone or computer, anytime.

Metro Plus gives you the freedom to bank when and where it works best for your life.



# Community Highlights

Metro Plus CU was out in the community this fall, connecting with members and supporting local events.

## City Benefits Fair

Jessica and Tammy met with city employees, shared membership perks, and answered questions about our services.



## Fire Prevention Festival

Tammy and Supervisory Committee Chair/firefighter Brian Gurley joined families to promote safety and support our local fire department.



We love showing up for the community we serve — thanks to everyone who stopped by!

# Financials

## AS OF 11/31/2025

Assets:	\$48,792,848
Loans:	\$22,019,879
Shares:	\$41,461,894
Capital Ratio:	13.81%
Members:	4712

# Mark Your Calendar: 2025 Annual Meeting

Our Annual Meeting will be held as a business-only meeting on Thursday, April 23 at 5:00 PM at our new headquarters: 1565 McGrathiana Parkway. We'll share important updates on the credit union's financials and performance in a concise setting.

While this meeting will focus solely on business, we're also planning a major Grand Opening event for our members to celebrate our new home. Please watch your email and follow us on social media for dates, activities, and ways to join the celebration.



## Faces of Metro: Meet Samantha, Our New Loan Officer



Every loan tells a story—and for Samantha, our newest Loan Officer, helping members through life's biggest financial moments is the best part of her job. With eight years of experience in financial services, she brings a calm, compassionate approach that helps members feel confident and supported from start to finish.

Samantha is passionate about making lending simple and stress-free. One of her most memorable moments was helping a member who felt discouraged by past credit challenges. Through patience and guidance, Samantha helped them find a path forward—and the member later returned to say it was the first time they felt truly heard. Those are the moments that inspire her every day.

Her philosophy is rooted in transparency, empathy, and clear communication. She takes time to walk members through their options so they feel empowered—not pressured.

Outside of work, Samantha loves spending time with her two children (ages 8 and 11), thrift shopping, reading, and crafting. We're excited to have Samantha on the Metro Plus team—please join us in welcoming her!

## Upcoming Closures: Moving & Holidays

As we prepare to move into our brand new headquarters, please note the following important closure dates:

### Holiday Closures

#### New Years Day

Thursday, January 1, 2026

#### Martin Luther King Jr. Day

Monday, January 19

#### Presidents' Day

Monday, February 16

### Branch & Phone Closures for Move:

- Our Versailles Road drive-thru will be closed on Thursday, January 15
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- Phones will go offline (At both locations) at 11:00 a.m. on January 16
- Our new headquarters opens on Tuesday, January 20



## QUICK TIP

### Budget with the 50/30/20 Rule

Try this formula: 50% needs, 30% wants, 20% savings/debt repayment. A simple way to stay on track.



**METROPLUS**  
CREDIT UNION

**Web:** [www.metropluscu.org](http://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)

**Phones:** 8:30am – 5:00pm

## CONNECT WITH US

@MetroPlusCU

NMLS #411965

