

# metro MINUTE

Save More. Borrow More. Plus More for You!



An informative newsletter from your friends at Metro Plus Credit Union

## Welcome to Metro Plus Credit Union New Name. Same Heart. Even More for You.

For 85 years, we've stood by Lexington's city employees and their families with personalized service, honest guidance, and a deep commitment to community. Today, we're proud to mark the next chapter in that journey: Metro Employees Credit Union is now Metro Plus Credit Union.

This change isn't just about a new name or updated logo. It's about honoring where we came from while preparing to serve you even better in the years to come.

### Why "Metro Plus"?

The word "Plus" says it all:

It means more for you, our valued members.

This change reflects the credit union you've always known—now with even more tools, technology, and personal support to help you reach your financial goals.

As we step into the future, you'll start to see and hear our new name—Metro Plus Credit Union—but the personal service and care you've counted on for 85 years will always be here.

### Built on a Legacy of Trust

From our first office inside the District Court Building to the expanded services we now offer across

Lexington and beyond, our purpose hasn't changed: To be your trusted financial partner.

As Metro Plus Credit Union, we're reaffirming that commitment with new energy so we can continue to grow with you, your family, and your financial needs. Looking Ahead, Together

This rebrand is just the beginning. In the coming months, you'll see our new name across branches, online banking, credit and debit cards, and materials. But rest assured, every change is guided by the same promise we've upheld for generations: to serve you with respect, honesty, and care.

We're so proud of our past—and even more excited for the future we're building with you. Here's to the next 85 years of serving you—plus more.

### Metro Plus Credit Union

*Save more. Borrow more. Plus more for you.*



## Let's Celebrate Together!

2025 marks our 85th anniversary, and we're celebrating with you, our incredible members!

Stop by our main office at 1306 Versailles Road on the last Friday of every month for a special celebration. Enjoy refreshments, fun, and your chance to win \$85 in our quarterly cash giveaway!

Mark your calendar, bring a friend, and help us make every month a little more memorable. Your friends can also enter by opening a new account!

**How to Enter:** Visit our main branch anytime and drop your name in the entry box. Also, everyone who opens an account will also be entered.

At Metro Plus, we don't just bank together; we celebrate together.

## FUN FACT

**Question:** In what year did the credit union change its name to Metro Employees Credit Union?

**Answer:** February 1975

(Odds of winning depend on the number of entries received. No purchase necessary. For official rules and details, visit Metro Plus Credit Union or contact us at [mpcu@metropluscu.org](mailto:mpcu@metropluscu.org) or call (859) 258-3990. Void where prohibited.)

## Your Home. Your Project. Our 85 Years of Experience.

Whether it's a renovation, a long-awaited repair, or a dream you're ready to bring to life, Metro Plus is here to help you make it happen with a Home Equity Loan!

With 85 years of service behind us, we know how to turn possibility into progress. That's why, for a limited time, we're offering:

- \$85 cashback\* for every \$10,000 borrowed (Up to \$595)
- Low rates to make borrowing smarter and more affordable

Whether your project is big or small, let your home's equity work for you, with the experience and support of a team that's proudly served this community for generations.

### Apply Today!

**Offer ends June 30, 2025**

Visit [metropluscu.org](https://metropluscu.org) or call (859) 258-3990 to get started. An account will also be entered.

At Metro Plus, we don't just bank together; we celebrate together.

## FUN FACT

**Did you know that the original name for our credit union in 1940 was Lexington, Kentucky, City Employees Credit Union?**



All loans subject to credit approval. Offer cannot be combined with any other promotions, discounts, or special offers. Membership eligibility is required. Loans currently financed with Metro Plus Credit Union are not eligible for refinancing under this promotion. Cashback offer applies to new money only and is based on a one-time draw, not cumulative. Applications must be received by 11:59 p.m. EST on June 30, 2025. Additional terms, conditions, and restrictions may apply. Contact the credit union for full details.

# FUN FACT

**Question: How many founding members did the credit union have in 1940?**

**Answer: 8**

## Life Happens. We're Here to Help.

When unexpected expenses pop up or long-awaited plans need funding, you deserve a smarter way to borrow, one that fits your life, your goals, and your budget.

That's where Metro Plus comes in. Our Lifestyle Loan offers a flexible solution with one of our best rates yet, part of our ongoing celebration of 85 years serving our members.

### Special Anniversary Lifestyle Loan Offer:

**Rates as low as 8.50% APR\***

Available for a variety of needs — car repairs, home projects, summer getaways, and more. Fast approvals and personal, local service.

Whether you're smoothing out the bumps or planning something exciting, we're here to help you move forward with confidence.

### Apply Today!

Offer ends June 30, 2025

Apply online at [metropluscu.org](https://metropluscu.org) or call (859) 258-3990 to learn more.

\*APR = Annual Percentage Rate. Approximate bi-weekly payment of \$112.00 for a maximum of \$2,500 at 8.50% APR over 12-month term. Subject to credit approval; standard underwriting applies. Loans currently financed with Metro Plus Credit Union are not eligible for refinancing under this offer. Rate is subject to change at any time without notice. Offer valid thru 6/30/25. Membership eligibility required. Please contact the credit union for additional information.



## How Well Do You Know Your Credit Union? Test Your Knowledge!

**In what year was Metro Plus Credit Union established?**

**Answer: 1940** — founded by city employees seeking better loan and savings options.

**What's our mission?**

**Answer:** To provide high-quality, confidential, and personalized service that supports members' financial well-being now and into the future.

# FUN FACT

The credit union had 106 members as of November 1940, just two months after it began.

# Financials

AS OF 3/31/2025

Assets:	\$50,842,113
Loans:	\$21,969,237
Shares:	\$44,060,353
Loan to Share:	49.86%
Capital Ratio:	12.72%
Members:	\$4,748

## FUN FACT

The credit union hired its first full-time employee – a bookkeeper – on March 1, 1965.

# MAGIC OF SAVING

A SPELLBINDING ADVENTURE FOR YOUNG SAVERS!



### Abracadabra!

#### The Magic of Saving is here at Metro Plus!

This April, young members can embark on a magical financial journey during Credit Union Youth Month! Learning about money doesn't have to be dull—this month, we're turning saving into an exciting quest filled with fun, discovery, and rewards.

#### How to Join the Savings Quest

**Banish Bad Money Habits** – Learn how to save wisely and avoid spending traps!

**Master the Magic of Money** – Fun games and challenges help young savers grow their treasure!

**Chart Your Money Quest** – Set goals, track savings, and celebrate milestones!

#### We encourage parents to join the adventure by:

- **Opening a Youth Savings Account** – Give your child a safe place to grow their savings.

- **Setting a Magical Savings Goal** – Teach kids how to save for what they want!
- **Making Learning Fun** – Play money-related games, talk about spending wisely, and celebrate savings wins.

#### Why Teaching Smart Money Habits Early is Magical

The earlier kids learn about saving and budgeting, the better prepared they are for a lifetime of financial success. Teaching children how to manage money helps them:

- Develop healthy spending and saving habits
- Learn the importance of setting goals
- Build financial confidence and independence

By making saving exciting and interactive, we empower young members to take control of their financial future—one magical step at a time!

Ready to start your savings quest? Contact us today to learn more and join the adventure!



# FUN FACT

**Question: In what country did credit unions first originate in the 1800s?**

**Answer: Germany**

## Employee Spotlight: Meet Tammy

This quarter, we're proud to shine a light on someone who truly embodies what it means to be part of the Metro Plus family — Tammy, our dedicated Operations Clerk.

Tammy is celebrating an incredible 25 years of service at Metro Plus. As our Operations Clerk, she plays a key role in keeping things running smoothly — from managing daily transactions to supporting our internal operations and team members. Her impact is felt across the credit union.

Beloved by both members and staff, Tammy is known for her unmatched knowledge, compassionate service, and genuine love for helping others. Whether she's assisting a coworker or greeting a longtime member, Tammy brings warmth and consistency to every interaction — helping shape the welcoming environment we're known for.

We recently sat down with Tammy to reflect on her journey, the changes she's seen, and what's kept her grounded in service all these years. Here's a peek into our conversation:



**Q: How long have you been with Metro Plus, and what first brought you here?**

Tammy: 25 years in August. I was working for a credit union in Louisville and I was moving back to Lexington and applied to work at Metro.

**Q: What's one of your favorite memories from your time here?**

Tammy: Dressing up like a pink gorilla on valentines day and going to the government center passing out candy hearts.

**Q: How have members shaped your experience over the years?**

Tammy: The members have become like family and friends, it has made it easy to come into work for the past 25 years.

**Q: What advice would you give someone just starting their journey with Metro Plus?**

Tammy: Stick with it! Working at Metro Plus will be one of the most rewarding experiences and if you let it, it will change your life.

**What jobs have you worked over the 25 years? Which one is your favorite?**

- MSR
- Universal Service Representative
- Head Teller
- Member Service Supervisor
- Operations Clerk/favorite

Tammy's story is a reminder that behind every great credit union is a team of real people who care deeply, not just about numbers, but about neighbors. We're proud to have her as part of the Metro Plus legacy.

Thank you, Tammy, for your years of service and the legacy you continue to build with every member you greet.

# FUN FACT

**The credit union had 106 members as of November 1940, just two months after it began.**

## 5 Smart Habits for Everyday Financial Wellness:

**Build confidence, reduce stress, and take control of your financial future.**

Financial wellness isn't about being rich, it's about feeling in control of your money, making thoughtful choices, and preparing for whatever life brings your way. Whether you're saving for a big goal or just trying to stay on top of everyday expenses, these five simple habits can help you move in the right direction:

### 1. Automate Your Savings

Set it and forget it! By scheduling automatic transfers or payroll deduction to your savings account, you'll steadily build a cushion without even thinking about it. Even \$10 a week adds up to over \$500 a year.

### 2. Budget with Purpose

Try the 50/30/20 rule:

- 50% of your income goes to needs (housing, groceries, bills)
- 30% to wants (dining out, hobbies)
- 20% to savings and debt repayment

Not sure where your money is going? Start by tracking your expenses for one month, you might be surprised by what you find!

### 3. Pay Yourself First

Treat your savings like a bill you must pay. When your paycheck comes in, move a portion into savings or toward your goals before spending on other things.

### 4. Check Your Credit Score Regularly

Your credit score can impact everything from loan rates to apartment applications. Staying informed helps you spot fraud early and improve your score over time. Visit [annualcreditreport.com](http://annualcreditreport.com) to get a free copy of your credit report every 12 months from each credit reporting company.

### 5. Review and Reset Often

Financial wellness isn't one-and-done. Check in monthly: Are your goals still the same? Is your budget realistic? Have unexpected expenses popped up? Small tweaks can keep you on track and feeling empowered.



## Holiday Closings

- **Thursday, June 19th**  
**Juneteenth National Independence Day**
- **Friday, July 4th**  
**Independence Day**
- **Monday, September 1st**  
**Labor Day**

For your convenience, complete in-person transactions before we close or the day after a holiday. Access balances, transfers, and more anytime via online or mobile banking.



**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

1306 Versailles Road, Suite 140,  
Lexington, KY 40504

Monday-Friday  
Drive Through: 7:30am – 5:00pm  
Main Office Lobby: 8:30am – 5:00pm

### 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

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