

metro MINUTE

Save More. Borrow More. Plus More for You!



METROPLUS
CREDIT UNION

SUMMER 2026

An informative newsletter from your friends at Metro Plus Credit Union

Think You're Paying Too Much for Your Car Loan?

With rates still high at many financial institutions, now is a great time to see if Metro Plus Credit Union can help you lower your payment or save money over the life of your loan.

Through September 30, 2026, we're challenging members to let us match or beat their current auto loan rate on eligible refinances from another lender. And if we can't beat your rate, you could receive a \$50 gas card.*

Stop by, apply online, or give us a call today to see how much you could save with Metro Plus Credit Union, where borrowing with us means more for you.

*All loans are subject to credit approval. Offer valid only for refinance of auto loans currently held at another financial institution; existing Metro Plus Credit Union auto loans are not eligible. Proof of current rate and competing lender rate may be required. Membership eligibility required. Applicant must qualify for the refinance loan in order to receive the \$50 gas card. Eligible vehicles must be 2022 model year or newer with a minimum loan balance of \$15,000. Limit one (1) gift card per household during the promotional period, while supplies last. Offer valid through September 30, 2026, and may be modified or discontinued at any time without notice. Federally insured by NCUA.

If we can't
beat your rate we
will give you a

\$50
GAS CARD*



Help Them Get a Stable Start

Every big journey starts with a first step, and every strong financial future starts with learning good habits early. That's why Metro Plus Credit Union is proud to introduce Stable Start Savings, our new youth savings program designed to help kids and teens build confidence with money right out of the gate.



With fun, age-based account experiences, rewards, and tools designed for growing savers. Stable Smart Savings helps young members learn the value of saving, goal setting, and smart money management along the way. Whether they're saving birthday money, earning their first paycheck, or working toward something special, Metro Plus is here to help families give their children a strong financial foundation that can last a lifetime.

Stop by a Metro Plus branch or visit metropluscu.org to learn more about Stable Start Savings and how your child can get started today.

If an account is established for a minor as a joint account with an owner who has reached the age of majority in accordance with state law, they are jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor regardless of their age. Unless a parent or guardian is an account owner, the parent or guardian will not have any access to the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We may not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners. Federally Insured by NCUA.



School Expenses Adding Up? We're Here to Help.

Back-to-School season can get expensive fast between clothes, supplies, technology, sports fees, and everything else families need to prepare for the new school year. That's why Metro Plus Credit Union is offering a special Back-to-School Loan to help make the season a little easier on your budget.

Qualified members can borrow \$800 for just \$110 per month over 8 months at 8.00% APR.* Whether you're shopping for school essentials, replacing a laptop, or helping your student get ready for college classes, we're here to help with affordable local lending and friendly service you can count on.

Visit metroplusscu.org or stop by one of our branches to learn more about this limited-time offer.

*APR = Annual Percentage Rate. 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. Estimated monthly payment example for \$800 loan at 8.00% APR over 8 months is approximately \$110.00 based on 8 monthly payments. Please contact the credit union for complete details. Offer valid July 1 - August 31, 2026. Membership eligibility required. Federally Insured by NCUA.

QUICK TIP

Summer Safety

Stay safe this summer by avoiding public Wi-Fi for banking, monitoring your accounts, securing personal information, and setting up alerts.

Home Starts Here: First Mortgage Options



Buying a home is one of the biggest financial decisions you'll ever make and having the right local partner matters. Whether you're purchasing your first home, upgrading to your next one, or refinancing your current mortgage, Metro Plus Credit Union is here to guide you every step of the way.

Our mortgage team offers a full range of home loan solutions, including:

- First-time homebuyer programs
- FHA, VA, USDA, and conventional mortgage options
- Competitive rates
- Personalized local service and guidance

A few smart tips before you begin your home search:

- Check your credit early so you know where you stand
- Set a realistic budget before shopping
- Get pre-approved to strengthen your offer
- Work with a local lender who can answer questions and help simplify the process

At Metro Plus Credit Union, local decisions and personal service still matter. Let's make home happen together.

Apply today at metroplusscu.org or call (859) 258-3990 to get started.

All loans subject to credit approval. Membership eligibility required. Equal Housing Opportunity. NMLS #411965. Federally Insured by NCUA.

Start Saving Now. Celebrate Later.

The holidays always seem to arrive faster than expected. Shopping, travel, family gatherings, and special moments can add up quickly, but a little planning now can help make the season much less stressful later.

A Metro Plus Credit Union Holiday Club Account makes it easy to save throughout the year with automatic deposits that help build consistency over time. By setting aside small amounts now, you can prepare for gifts, holiday entertaining, travel, and other seasonal expenses without relying heavily on credit cards or last-minute borrowing.

The best part? You can save at your own pace by giving yourself peace of mind when holidays arrive. Start today and make this holiday season a little merrier and a lot less stressful.

Visit metropluscu.org to learn more or stop by a branch to open your Holiday Club Account today.

QUICK TIP

Are You Overpaying for Subscriptions?

Review your monthly subscriptions, cancel what you don't use, switch to lower-cost plans when possible, and free up extra cash each month.



Membership eligibility required. Dividends may be earned on qualifying balances in accordance with the credit union's Truth in Savings disclosures. Federally Insured by NCUA.

Save More. Borrow More. Plus More for You.

At Metro Plus Credit Union, we're here to help with more than just one account or one loan. We offer a full range of financial services designed to help you save money, borrow affordably, and make everyday banking easier for you and your family. We want to be your first thought when you have any financial need arise.

Metro Plus offers:

- Savings accounts and IRAs
- Round Up Savings
- Free checking accounts and debit cards
- Early Pay Day Service*
- VISA credit cards
- Online and mobile banking
- Auto loans and personal loans
- Recreational vehicle loans
- Home loans and mortgages

As a local, member-owned credit union, we focus on personal service, local decisions, and helping our members succeed financially. Whether you're

buying a vehicle, saving for the future, managing everyday expenses, or purchasing a home, Metro Plus is here to help every step of the way.

That's the PLUS of banking local.

Membership eligibility required. All loans subject to credit approval. Equal Housing Opportunity. NMLS #411965. Federally Insured by NCUA. *Please note that if your employer does not deposit funds in advance, you will get paid on the scheduled pay day.

Financials

AS OF 5/31/26

Assets:	\$51,958,543
Loans:	\$22,334,834
Shares:	\$44,106,631
Capital Ratio:	13.08%
Members:	4,689

Rooted in Our City. Growing With Our Community.

Metro Plus Credit Union proudly and officially celebrated the opening of its new main office with a ribbon-cutting ceremony on April 17th, marking an exciting new chapter in our story.

The event brought together local officials, community leaders, members, and team members to recognize a milestone that reflects both our history and our future. Following the ceremony, guests were invited to tour the new space, connect with our team, and experience firsthand how Metro Plus continues to evolve to better serve the Bluegrass Region.

The ribbon-cutting kicked off a full week of celebrations, leading up to our Community Grand Opening Event on April 25th. Families and community members joined us for a day filled with food, activities, and opportunities to learn more about our expanded services. From account openings to loan conversations, it was a chance to see how Metro Plus supports members at every stage of life.

This moment in our history also marked one year since our transition from Metro Employees Credit Union to Metro Plus Credit Union. With that change came an expanded field of membership, allowing us to serve a 17-county region across Central Kentucky while staying true to our roots within the City of Lexington.

As CEO Piper Graham shared during the event, our focus has always been simple: serve our members and support our community. That commitment continues to guide us as we grow.

Our new main office is more than just a building. It represents our dedication to providing accessible, local service while creating space to welcome more members into the Metro Plus family.

We're grateful to everyone who helped us celebrate and to the members who continue to trust us every day. We look forward to serving you, your family, and your friends in this location for years to come.



Back to School Bash

Join us for an afternoon of fun as we celebrate the start of a new school year.

Friday, August 7, 2026
4:30 – 7:00 PM
1565 McGrathiana Parkway
Lexington, KY 40511

Enjoy refreshments, giveaways, and activities for the whole family while learning about your youth and teen accounts designed to grow with your child.

We hope to see you there!



Pack the Bus. Power the Future. Strong Schools Start with Strong Communities

Help Metro Plus Credit Union fill the bus with school supplies for local students and families this back-to-school season.

Drop off new school supplies at any Metro Plus location, including:

- Backpacks
- Notebooks and folders
- Pens, pencils, and markers
- Calculators
- Basic hygiene items

Every donation helps local students start the school year prepared, confident, and ready to learn.



Help us fill the bus today! Drop off
donation at any Metro Plus location
July 1st–August 7th.

Partner Spotlight: Auto Advisors. Car Buying Made Easier.

Shopping for a vehicle can feel stressful between researching options, comparing prices, negotiating, and figuring out financing. That's why Metro Plus Credit Union partners with Auto Advisors to help make the process simpler for our members.

We also recommend getting pre-approved with Metro Plus before you start shopping, so you'll know your budget upfront and can shop with more confidence and negotiating power.

Whether you're looking for a new or used vehicle, Auto Advisors can help guide you through the process with expert support and personalized assistance. From finding the right vehicle to helping coordinate financing through Metro Plus, the goal is to save you time, reduce stress, and help you shop with confidence.

Auto Advisors is a third-party service provider. Vehicle purchase and financing options are subject to approval and eligibility requirements. All loans subject to credit approval. Membership eligibility required. Federally Insured by NCUA.

Scan the QR code
to learn more.



QUICK TIP

Protect yourself from fake loan scams by never sharing banking credentials, avoiding "guaranteed approval" offers, never sending money back after a check deposit, and contacting Metro Plus directly if something feels suspicious.

Faces of Metro: Meet Lindsey Jones, Branch Universal Service Representative

For the past seven years, Lindsey Jones has been a trusted resource for both our members and her teammates. Known for her warm, positive approach, she consistently delivers personalized service that makes every interaction feel meaningful.



As the primary contact for our Phoenix branch, Lindsey ensures every call is answered promptly and every member feels heard and valued. Whether she is helping someone navigate their financial needs or supporting her team, her dedication stands out. Her commitment to going the extra mile leaves a lasting impression and reflects what it truly means to put people first.

Upcoming Closures:

Holiday Closures

Independence Day
Friday, July 3, 2026

Labor Day
Monday, September 7, 2026

**Columbus Day /
Indigenous Peoples' Day**
Monday, October 12, 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.



METROPLUS
CREDIT UNION

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

