metro MINUTE

Save More. Borrow More. Plus More for You!

METROPLUS
CREDIT UNION

FALL 2026

An informative newsletter from your friends at Metro Plus Credit Union

"I love the great service and the atmosphere, the new credit union looks great."

Danny

Celebrating the Credit Union Difference

October 15 is International Credit Union Day, and we're celebrating what makes credit unions a little different.

Credit unions started with a simple idea: people helping each other save money and get fair access to loans. That idea grew into the credit union movement we know today, built around the belief that people can do more when they help each other.

At Metro Plus, that same "people helping people" spirit still guides us. We're owned by our members, not outside investors, so our focus stays on the people we serve. We work to give that value back to you through better rates, lower fees, helpful financial services, and real relationships with people in our community.

So on International Credit Union Day, we want to celebrate the members who make it all possible.

Celebrate With Us on October 15!
Stop by either Metro Plus office on Thursday, October 15, as we celebrate International Credit Union Day. Enjoy treats, connect with our team, and let us thank you for being part of the Metro Plus family.

Join us at 12:00 PM for our Financial Wellness Lunch & Learn at our Main Office, located at 1565 McGrathiana Parkway, Lexington, KY 40511. Take a break during your lunch hour and discover practical tips for managing your money, building your savings, and working toward your financial goals. Whether you're looking to strengthen your budget, plan for the future, or simply learn something new, this informative session is a great opportunity to invest in your financial well-being.

Space is limited, so please RSVP by texting "RSVP and your name" to 859-258-3990 to reserve your seat. We look forward to learning, sharing, and celebrating with you!

Your Car Payment Could Use a Holiday

The holidays can put extra pressure on your budget, so Metro Plus is giving qualified borrowers a little more breathing room.

Apply for a new or used auto loan, or refinance an eligible auto loan from another financial institution, and you can delay your first payment until January 2027.*

Metro Plus also offers competitive auto loan rates, local lending decisions, and help from people right here in Lexington. If you're planning to buy a vehicle or want to see if refinancing could make sense, now is a good time to take a look.

Apply by December 31, 2026.

New Auto Loans

Used Auto Loans

Refinancing

*Offer available on qualifying new and used auto loans and refinances of auto loans currently financed at another financial institution. Applications must be received by December 31, 2026. Minimum loan amount of $15,000 and minimum credit score of 640 required. First payment will be due in January 2027. Actual payment deferral period varies based on loan funding date and is approximately 90 days for loans funded in October 2026, 60 days for loans funded in November 2026, and 45 days for loans funded in December 2026. Interest will accrue from the date of loan disbursement during the payment deferral period. Actual rate and repayment terms are based on individual credit history. All loans are subject to credit approval. Auto loans currently financed with Metro Plus Credit Union are not eligible for refinance under this offer. Membership eligibility is required. Additional terms and conditions may apply. Federally insured by NCUA.

Give Your Holiday Budget a Little Boost

The holiday season is a time for celebrating with family and friends, creating lasting memories, and enjoying treasured traditions. Unfortunately, it can also bring extra expenses that put pressure on your budget. That's why Metro Plus Credit Union is offering our Holiday Loan Special to help make the season a little easier.

Whether you're purchasing gifts, planning holiday travel, hosting family gatherings, or covering seasonal expenses, our Holiday Loan provides an affordable way to get the funds you need without relying on high-interest credit cards.

Making the Season a Little Easier

- Borrow up to $1,200
- Convenient 12-month repayment term
- Competitive rate of 12.00% APR*
- Fast local decisions and friendly service

A little extra financial flexibility can go a long way during the holidays. With affordable payments and a simple application process, you can focus on enjoying the season instead of stressing over unexpected expenses.

At Metro Plus Credit Union, we're committed to helping our members succeed financially all year long. That's why we're proud to offer solutions that help you celebrate confidently while keeping your financial goals on track.

Apply online at MetroPlusCU.org, stop by a branch, or call (859) 258-3990 to learn more today.

*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. Offer valid 10/1/2026 - 12/31/26. Approximate bi-weekly payment of $55.00 for maximum $1,200 loan at 12.00% APR over 12-month term. Membership eligibility required. Please contact the credit union for additional information.

Love Your Credit Union? Share It!

The greatest compliment you can give us is a referral. Invite your family, friends, and neighbors to experience the local service and financial solutions you trust at Metro Plus Credit Union.

"I love that Metro Plus gives me easy access to resources."

Darryl

Banking That Keeps Up With the Holidays

Between holiday shopping, travel and a packed calendar, convenience can make a big difference this time of year. Metro Plus digital banking tools can help you manage your money wherever the season takes you.

Shop with your digital wallet. Add your Metro Plus card to Apple Pay or Google Pay for a quick, secure way to pay without entering your card number every time. To get started, open your phone's wallet app, select the option to add a card, then scan or enter your card information and follow the steps to verify it.

Deposit checks on the go. With Remote Deposit Capture, you can deposit eligible checks using the Metro Plus Mobile Banking app, saving you a trip to the branch when your schedule is full.

Stay ahead of your bills. Online Bill Pay lets you schedule payments in advance, which can be especially helpful if you're traveling or away from home during the holidays.

Learn More About Metro Plus Mobile Banking

Don't have the app yet? Download it today:

ANDROID APP ON Google play

Download on the App Store

Help Us Fill the Pantry This Fall

Metro Plus is teaming up with God's Pantry Food Bank to help put food on the table for our neighbors across Central and Eastern Kentucky.

From **September 1 through November 30**, we're collecting non-perishable food donations. The next time you stop by, we'd love for you to bring a few items to add to our collection. Every donation can help support local families facing hunger.

Drop off your donations at either Metro Plus location:

Main Office
1565 McGrathiana Parkway
Lexington, KY 40511

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

Together, we can make a difference for our neighbors this holiday season.

Learn More About God's Pantry Food Bank
https://www.godspantry.org/

Financials

AS OF 8/31/26

Assets:	$50,772,830
Loans:	$22,258,209
Shares:	$43,250,987
Loan to Share:	51.46%
Capital Ratio:	13.52%
Members:	4,700

Cost of Living in Central Kentucky: What's Changing?

From housing and utilities to the daily drive to work, some everyday expenses around Central Kentucky are changing. Knowing where costs are shifting can help you plan your budget and savings for the months ahead.

Housing costs are still rising in many areas, but homeownership is still within reach.
Through June 2026, the median home sale price in Fayette County reached $350,000, up 4% from the same period last year. Nearby counties saw changes too, with median prices up 9% in Jessamine County, 6% in Woodford County, and 5% in Madison County. Scott County remained about the same.[1] No matter what the market is doing, Metro Plus is here to help with competitive financing options, local expertise, and personalized guidance to help you find and finance the home that's right for you.

Give your winter utility budget a little extra room.
Kentucky Utilities residential rates increased in 2026. For an average residential customer using 1,085 kWh per month, the increase works out to about $8.73 more per month.[2] Combine that with heavier energy use during cold weather, and it may be worth setting aside a little more for utilities this winter.

Keep an eye on commuting costs.
Gas prices can change quickly, so transportation is another part of your budget worth checking regularly. If you commute each day, changes at the pump can add up over the course of a month.

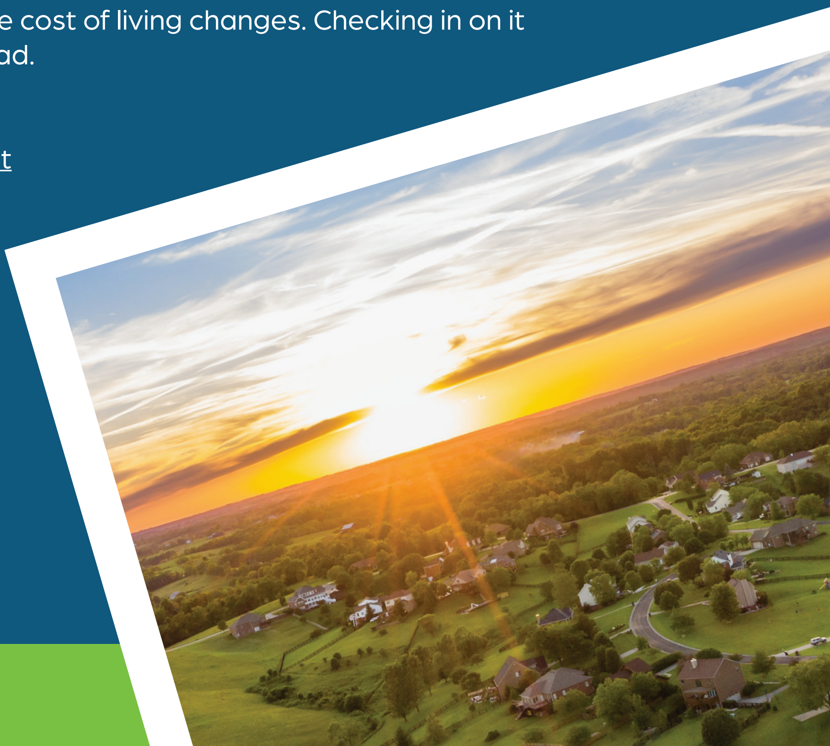
Adjusting Your Savings Goals

If more of your paycheck is going toward housing, utilities or transportation, take another look at your savings goals. You may need to adjust the amount you set aside each month to keep your budget comfortable. Even a small, regular contribution can help you prepare for seasonal bills and unexpected expenses.

Your budget doesn't have to stay the same when the cost of living changes. Checking in on it regularly can help you stay prepared for what's ahead.

Sources:
[1] Bluegrass REALTORS®, June 2026 Housing Report
[2] Kentucky Public Service Commission

"I love the personalization of the tellers and how they take their time and I am never rushed."
Donnita



Winter Weather Preparedness: Financial Readiness Checklist

Cold weather can bring more than snow and icy roads. Higher heating bills, car trouble and unexpected home repairs can put extra pressure on your budget, too. A little planning now can help you feel more prepared when winter arrives.

Use this quick checklist to get your finances winter-ready:

- [ ] ***Plan for higher heating costs.*** Take a look at last winter's utility bills to get an idea of what to expect. Setting aside a little extra each month can make seasonal increases easier to manage.
- [ ] ***Build your emergency fund.*** Even a small cushion can help cover an unexpected furnace repair, frozen pipe, power outage or other winter surprise.
- [ ] ***Review your insurance.*** Check your homeowners, renters and auto policies so you know what's covered before you need it. If you have questions, reach out to your insurance provider.
- [ ] ***Get your vehicle winter-ready.*** Check your tires, battery, fluids and wipers, and make room in your budget for any maintenance that needs to be done.

You can't plan for every snow day or cold snap, but you can give your budget a little more breathing room. Taking a few simple steps now can help you head into winter feeling ready for whatever the forecast brings.

Year-End Financial Checklist

Before the calendar flips to a new year, take a few minutes to check in on your finances. A little year-end housekeeping can help you start January feeling more organized and prepared.

- [ ] ***Check in on your retirement savings.*** Review your IRA and other retirement accounts, and consider whether an additional contribution makes sense for you. Keep in mind that IRA contribution deadlines may extend into the following year, so check current deadlines before making a contribution. For more information on contributions to your retirement account, visit www.irs.gov.
- [ ] ***Review automatic payments and subscriptions.*** Look through your recent transactions for subscriptions, memberships and other recurring charges. Cancel anything you no longer use and make sure your payment information is current for the services you want to keep.
- [ ] ***Check your credit reports.*** Review your reports for accounts or information you don't recognize and make sure your personal details are accurate. You can request free credit reports at AnnualCreditReport.com.
- [ ] ***Give your insurance a checkup.*** Review your auto, home or renters, and life insurance coverage. Make sure your policies still fit your needs and take note of any enrollment or renewal deadlines that may be coming up.

You don't have to overhaul your finances before January 1. A few simple check-ins now can help you head into the new year with a clearer picture of where you stand.

Build Credit. Build Confidence. Build Your Future.

Building a strong financial future doesn't happen overnight, and everyone's starting point looks a little different. Metro Plus is here to help you take the next step with practical tools, personal guidance and support along the way.

Our ***Credit Builder Loan*** options can help you establish or rebuild your credit while developing positive financial habits. Members can also take advantage of ***financial wellness*** resources designed to make managing money and working toward your goals feel more manageable.

At Metro Plus, we believe everyone deserves the opportunity to build a stronger financial foundation. Whatever your next step looks like, our team is ready to help you find a path forward.

Stop by either Metro Plus location or contact us to learn more about our Credit Builder Loans and financial wellness resources.

"When some raccoons got up in my attic, they extended me a little more money on a loan to help me get the raccoons out of my house. This was heartfelt and special. Thank you."

Charlotte

Unwrap the Gift of a Skip Payment

The holiday season is a time for family, friends, celebrations, and making memories. It can also be one of the most expensive times of the year. Between gift shopping, travel, holiday meals, and year-end expenses, your budget can feel stretched a little thinner than usual.

That's why Metro Plus Credit Union is giving eligible members a little extra breathing room with our Holiday Skip-A-Payment Program.

For a limited time, qualifying members can skip one loan payment in November or December and keep that money available for the things that matter most during the holiday season. Best of all, there is no fee to participate.

Think of it as an early holiday gift from your credit union. Whether you're checking items off your shopping list, planning a holiday getaway, or simply looking for a little extra financial flexibility, skipping a payment can help you enjoy the season with less stress and more peace of mind.

How to Qualify

To participate, members must:

- Be current on all Metro Plus Credit Union loans.
- Submit a completed Skip-A-Payment request at least three (3) days before the end of the month preceding the payment you wish to skip.
- If the loan has multiple borrowers or co-signers, all parties obligated on the loan must sign the Skip-A-Payment request form before the request can be processed.

How to Submit Your Request

Completed forms may be submitted by:

- Email: loans@metropluscu.org
- In person at one of our officesDon't let holiday expenses put a strain on your finances. Let Metro Plus Credit Union help make your season a little brighter with the gift of financial flexibility.

Download a Skip-A-Payment form at MetroPlusCU.org or stop by either of our offices to get started today!

*Interest will continue to accrue and the term of the loan will be extended. The following loans are not eligible for Skip-A-Payment: Loans in default, VISA Credit Cards, Back-to-School Loans, Home Equity Line of Credit Loans, Credit Builder Loans, Travel Loans, 1st Mortgage Loans, Closed End 2nd Mortgage Loans, Lines of Credit Loans, Share Secured Loans, Certificate Secured Loans, Overdraft Protection Loans and loans with forced placed insurance. To qualify to skip a payment the member would have to be in good standing with no delinquent payments greater than 30 days during the previous 12 months, the member must have made at least 3 months consecutive payments if it is a new loan, have no more than 1 extension in the previous 12 months.

Shop Smart, Stay Safe This Holiday Season

The holiday shopping season brings plenty of deals, deliveries and online orders.

Unfortunately, it also gives scammers more chances to catch people off guard.

A fake shipping text, an unbelievable online deal, or an email that looks like it came from a company you trust can be easy to mistake for the real thing. Before you click, pay, or share any information, take a moment to make sure the message or website is legitimate.

A few simple habits can help protect your money and accounts:

- ***Be careful with unexpected texts and emails.*** Don't click links asking you to verify an account, update payment information or claim a package. Go directly to the company's website or app instead.
- ***Watch out for deals that seem too good to be true.*** Scammers often create fake websites and ads offering popular gifts at unusually low prices.
- ***Keep your login information private.*** Never share your online banking password, PIN or one-time security code with someone who contacts you unexpectedly.
- ***Only use trusted payment methods.*** Avoid sending money to an unfamiliar seller through payment apps, gift cards or other methods that may be difficult to reverse.
- ***Turn on account alerts.*** Real-time transaction alerts can help you spot purchases or activity you don't recognize quickly.

It's also a good idea to check your Metro Plus accounts regularly throughout the busy shopping season. If you notice a transaction you don't recognize or think your account information may have been compromised, contact Metro Plus as soon as possible.

A few extra seconds of caution can go a long way toward keeping your holidays merry and your money where it belongs.

Faces of Metro:
Meet Lisa Gilliam
Accounting/Operations Manager

As we look ahead to the end of the year, we want to recognize and celebrate our Accounting/Operations Manager on her upcoming retirement. After 18 years of dedicated service to Metro Plus Credit Union, Lisa Gilliam will officially retire on December 31.

Throughout her career, she has worn many hats, taking on countless responsibilities with professionalism, dedication, and a willingness to help wherever she was needed. Her knowledge, leadership, and commitment have played an important role in the success of Metro Plus over the years.

More importantly, Lisa has built lasting relationships with both our members and fellow staff. Her friendly personality, dependable nature, and genuine care for others have made a positive impact on everyone who has had the pleasure of working with her.

While we will certainly miss her daily presence and the experience she brought to our team, we are excited for Lisa as she begins this well-deserved new chapter. We extend our heartfelt gratitude for her many years of service and wish her a retirement filled with good health, happiness, relaxation, and countless new adventures.

Congratulations on your retirement, Lisa, and thank you for everything you've done for the Metro Plus family!

Upcoming Closures:

Holiday Closures

- **Columbus Day / Indigenous Peoples' Day**
  Monday, October 12, 2026
- **Veterans Day**
  Wednesday, November 11, 2026
- **Thanksgiving Day**
  Thursday, November 26, 2026
- **Day After Thanksgiving**
  Friday, November 27, 2026
- **Christmas Eve**
  Thursday, December 24, 2026
- **Christmas Day**
  Friday, December 25, 2026
- **New Year's Day**
  Friday, January 1, 2027

Even when our offices are closed for a holiday, your accounts are still at your fingertips. To avoid delays with in-person transactions, please visit us before the holiday or on the next business day. You can also check balances, review transactions, transfer funds, and more anytime through Online Banking or our mobile app.

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