

metro MINUTE

Save More. Borrow More. Plus More for You!



FALL 2025

An informative newsletter from your friends at Metro Plus Credit Union

Metro Plus is Moving Forward: More Space, More Service, Plus More for You.



Big things are happening at your credit union! This **January**, we'll officially open the doors to our brand-new headquarters at 1565 McGrathiana Parkway in Lexington's Coldstream Research Campus.

This goes beyond a move; it's the largest investment in the history of your credit union, and it was built with you in mind. After years of growth, we've outgrown our Versailles Road space, and this new main office gives us the room and resources to serve you better today and for decades to come.

What's in it for you?

- **Extended Hours Starting in January.** Starting with our move, we're staying open later! Both the lobby and drive-thru will now be open until 6:00 PM on Fridays.
- **More convenience.** ATM will be available at our new branch, as well as expanded service areas to help you get in and out faster—perfect for busy schedules.
- **Community focus.** Our new community room (seating about 30) will host financial education sessions, workshops, and small member gatherings.
- **Modern comfort.** Private offices and upgraded technology create a smoother, more welcoming banking experience.
- **More connection.** From quick transactions to in-depth chats, we'll have the right space for you.
- More for the future. Room to grow with upgraded technology and modern amenities that make banking smoother, safer, and more accessible.

Why it matters

This isn't just a new building—it's an investment in your future. By modernizing and creating space to welcome more people into the Metro Plus Credit Union family, we strengthen the cooperative model that sets us apart.

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**Lower Your Auto
Loan Rate by 2.00%
APR* on PG. 2!**

More members means more shared resources
—allowing us to:

- Offer **lower loan rates** so you can borrow for less.
- Provide **higher savings rates** so your money works harder.
- Invest in **new services and technology** to meet your needs today and tomorrow.

And don't worry—you'll still see the same friendly faces you know and trust, now with more room and tools to serve you even better.

Still Here for Downtown Members

We know downtown accessibility is important, especially for those who work in the area. Our Phoenix Branch will remain open downtown, providing a convenient option for members who live or work nearby and prefer to bank within walking distance.

Stay tuned

We know saying goodbye to the Versailles Road office is emotional for many. That branch has been part of our story since 2006, especially for the City of Lexington employees who founded our credit union. This next chapter is built on that proud history, and our commitment to you hasn't changed. We're still the same credit union family you know and trust—now with a space designed to help us grow together in a safer, more accessible location.

Stay tuned for updates, behind-the-scenes looks, and details about our Grand Opening events at the start of 2026. We can't wait to welcome you into your new credit union home. At Metro Plus Credit Union, we're proud to be growing with you. After all, our promise has always been: **Save more. Borrow more. Plus more for you.**

Visit our website for updates!

MetroPlusCU.org/News/Expanding



Drive the Savings Home

Lower Your Auto Loan Rate by 2.00% APR*

Are you paying too much on your car loan each month? Metro Plus Credit Union can help you cut that payment down to size.

For a limited time, we'll beat the rate on your current auto loan by up to 2.00% APR* when you refinance with us. That means a lower car payment and more money left over each month for gas, groceries, and bills — the things that matter most.

Refinancing with Metro Plus is:

- **Fast and local** — handled by friendly people right here in Lexington
- **Hassle-free** — no hidden fees, no dealership pressure
- **Real savings** — a smaller payment that makes your budget easier to manage

Don't let a high-rate loan drain your wallet. Refinance today and keep more of your hard-earned money where it belongs — with you.

Apply now at MetroPlusCU.org or stop by one of our locations to start your application today!

* APR = Annual Percentage Rate. Rate will not go below floor rate of 3.99% APR for loans financed up to 60 months, and 4.49% APR for loan terms of 72 months. Rates are based on creditworthiness, term, and age of vehicle. Subject to credit approval. Offer valid for vehicles 2021 or newer. Metro Plus Credit Union will beat the rate on member's current auto loan by up to 2.00% APR. Verification of current rate is required. Member must be in good standing with the credit union (not more than 30 days past due) to be eligible for this offer. Loans currently financed with Metro Plus Credit Union are not eligible for this offer. Membership eligibility is required. For complete details, contact the credit union. This promotion is valid through December 31, 2025. Federally insured by NCUA.

QUICK TIP

Pay More Than the Minimum

Even paying an extra \$25 toward your credit card each month can save hundreds in interest over time.



Make the Holidays Brighter

The holidays should be filled with joy—not financial stress. That's why Metro Plus Credit Union is offering a special Holiday Loan to help make your season merry and bright.

- Borrow up to **\$1,200**
- Flexible **12-month term**
- Just **12.00% APR***

It's the perfect way to cover gifts, travel, or those extra holiday expenses—without putting a strain on your budget. Plus, with local service and fast approvals, you'll have peace of mind knowing we're here for you every step of the way. Apply online at metropluscu.org or call (859) 258-3990 today!



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!

*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 10/1/2025 - 12/31/25. 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.

Skip Your Loan Payment This Holiday Season — For Free!

The holidays can be tough on your wallet. Between gifts, travel, and extra expenses, it feels like money disappears faster than ever. That's why Metro Plus Credit Union is giving you the chance to skip your loan payment in November or December 2025 — completely FREE.

This special offer lets you keep more cash in your pocket when you need it most.

To qualify, you must:

- Be current on all loans.
- In order to allow adequate time to process your skip payment request, we kindly ask that you notify Metro Plus Credit Union in writing no later than 3 days prior to the end of the month, preceding the month that you wish to skip by completing and signing the form by faxing it to 859-258-3993, dropping it off at our main branch (1306 Versailles Road, Suite 140), or emailing us at loans@metropluscu.org.

Think of it as an early holiday gift from your Credit Union. We're here to help you stress less, enjoy more, and focus on what matters most this season — your family and loved ones.

Download the Skip-A-Pay form at MetroPlusCU.org or stop by our main branch at 1306 Versailles Rd. Suite 140.



Celebrate International Credit Union Day with Us!

On **Thursday, October 16**, we're celebrating International Credit Union Day, and we'd love for you to join us! Stop by our lobby to enjoy **snacks, giveaways, and plenty of smiles** as we celebrate the spirit of community and the power of people helping people.

It's our way of saying thank you for being part of Metro Plus Credit Union. We can't wait to celebrate with you at both locations (Main Branch & Phoenix)!



QUICK TIP

Check Your Credit Report

Visit annualcreditreport.com for a free credit report from each bureau every year. It's a simple way to spot errors or fraud early.



A Home Loan Experience to Remember

Buying a home is one of life's biggest milestones, and Metro Plus Credit Union is proud to help our members through every step of the journey. Recently, member Isabella Cherolis shared her experience with our mortgage team—and it's a story worth celebrating.

"Greg is fantastic! He was always available for a phone call or email. He was so kind, showed up to our closing, and even took pictures for us! With his long history in banking, he truly understands the importance of including everyone and ensuring understanding."

Ready to start your own home journey? Visit metropluscu.org or call (859) 258-3990 to connect with our lending team today.

Thanks for 85 Sweet Years!

Thanks for celebrating 85 years with us! We loved sharing free shaved ice from the Tikiz Truck and some summer fun at our main office. Your loyalty makes Metro Plus Credit Union special. Here's to 85 years of trust, community, and sweet memories—plus many more ahead!



Plan Now, Stress Less

The holidays should be filled with joy—not financial stress. With a Metro Plus Holiday Club Savings Account, you can plan ahead and save all year long, making next season brighter and more affordable.

Here's why members love it:

- Earn an annual dividend
- Set up automatic transfers or payroll deduction for effortless saving
- Funds transfer on October 1—just in time for holiday shopping

It's simple, flexible, and the smartest way to prepare for all the special moments the season brings. Start saving today—your future self will thank you!

Open your Holiday Club Account today by calling us at 859-258-3990 or stopping by one of our branches.

FOF Toy Drive

Metro Plus is collecting new toys for the Fire Department's toy drive starting Nov. 3!

Key Dates:

Nov. 3 – Toy drive begins
Dec. 7 – FOF "Chuck Williams Auction"
Dec. 18 – Last day to donate

Drop off toys at any branch during business hours and help make Christmas brighter for local kids!



One City, One Credit Union

Since 1940, Metro Plus Credit Union has been built by and for Lexington city employees. While our name and location may change, our commitment to you never will.

What makes us different?

- Personal, member-first service
- Early Payday with payroll deduction
- Free checking, no minimums
- Loans from \$200 and up
- Local mortgage & home equity experts
- VIP auto loan experience
- 85 years serving city employees & families

Access That Never Sleeps with the Metro Plus Mobile App

Life doesn't stop at 5 o'clock, and neither do we. Manage your accounts anytime with Metro Plus Mobile App—day or night, wherever you go. Because your credit union should always be accessible.

With our app, you can:

- Apply for a loan
- Check balances & transactions instantly
- Transfer funds between accounts
- Deposit checks from your phone with Mobile Deposit
- Pay bills on the go
- Find ATMs and branches nearby

It's safe, secure, and designed to make your financial life simpler—whether you're at home, at work, or on the go.

Download the app today in the App Store or Google Play, and take Metro Plus with you wherever life takes you.



Download on the
App Store



GET IT ON
Google Play

Financials

AS OF 8/31/2025

Assets:	\$50,254,831
Loans:	\$21,309,543
Shares:	\$42,960,199
Loan to Share:	49.60%
Capital Ratio:	13.22%
Members:	4,721

QUICK TIP

Round Up Your Purchase

Use a debit card connected to a "round-up" savings feature—those little cents add up fast.

Stay Safe from Holiday Scams

The holidays are a season of giving—but unfortunately, they're also a time when scammers are busy taking. At Metro Plus Credit Union, we want to help you protect your money and your peace of mind this season.

Here are a few smart tips to keep your holidays scam-free:

- **Shop on secure sites** – Look for "https://" and a padlock icon before entering payment info.
- **Avoid gift card scams** – If someone asks you to pay with gift cards, it's a red flag.
- **Be alert to phishing** – Don't click on links in emails or texts from unknown senders.
- **Monitor your accounts** – Use our Mobile Banking App to keep an eye on balances and spot suspicious activity quickly.
- **Trust your instincts** – If a deal feels "too good to be true," it usually is.

Remember: Metro Plus will never call, email, or text asking for your online banking password, PIN, or full account number.

Keep your holidays merry, bright—and safe!



Now Introducing Auto Advisors: Because Car Buying Should Feel Like a VIP Experience

Buying a car should be exciting—not overwhelming. That's why Metro Plus Credit Union is proud to introduce Auto Advisors, a free service available exclusively to our members. With Auto Advisors, you can skip the hassle of negotiating and let an experienced advisor guide you every step of the way.

How It Works

Our trusted advisors partner with you from start to finish, making the car-buying process simple and stress-free. They'll help with:

- Finding the right vehicle for your needs and budget
- Evaluating trade-ins and add-ons
- Identifying dealer incentives you might otherwise miss
- Securing the best financing available through Metro Plus
-

The result? A smoother, smarter car-buying experience that saves you time and money.

Ready to Get Started?

Once your auto loan is approved with Metro Plus Credit Union, you'll be connected with an Auto Advisor who can begin working on your behalf. For even greater convenience, Auto Advisors also offer virtual consultations, so you can shop confidently from wherever you are.

With Auto Advisors and Metro Plus Credit Union, you can drive away happy—without the hassle.



Metro Plus Gives Back: Help Feed Our Neighbors

Metro Plus Credit Union is proud to partner with God's Pantry Food Bank to help fight hunger across Central and Eastern Kentucky. Community partners like ours make a real difference—last year, food drives collected more than **153,000 pounds of food, enough to provide over 128,000 meals to families in need.**

We invite our members to join us in this important cause by donating nonperishable food items November 1–30 at either of our branches. Every donation helps ensure our neighbors have access to the nutritious food they need.

Most-needed items include:

- **Canned proteins:** tuna, chicken, beef, Spam, nut butters, beans
- **Breakfast foods:** cereal, oatmeal, breakfast bars, protein bars
- **Soups:** any variety, including ready-to-eat and ramen
- **Pantry staples:** crackers, condiments, seasonings, sauces, sugar, sugar substitutes
- **Starches:** pasta, rice, mac and cheese, canned pasta, instant potatoes, pasta side dishes
- **Canned fruit:** peaches, mixed fruit, pineapples, apples, fruit cups, applesauce, pears
- **Canned vegetables:** tomatoes (sauce, paste, diced, etc.), potatoes, carrots, green beans, corn, peas, mixed vegetables

Please note: Any unopened, shelf-stable food with ingredients listed is welcome. To keep donations safe, please avoid glass containers.

Together, we can make a meaningful difference in our community. Thank you for helping Metro Plus Credit Union and God's Pantry fight hunger in Kentucky.

DONATE BETWEEN NOV. 1–30
EVERY DOLLAR COUNTS: \$1 PROVIDES 6 MEALS



Spotlight on Lynette Here to Help You Succeed



At Metro Plus, we know that applying for a loan is more than just paperwork—it's a step toward achieving your goals. That's where our Consumer Loan Officer, Lynette, comes in. Whether you're buying a car, consolidating debt, or financing a major purchase, Lynette is here to guide you through the process with knowledge, care, and a genuine desire to see you succeed.

When you meet Lynette, one thing becomes clear—she truly cares about people. With over 25 years of experience in the credit union world, Lynette brings not only knowledge but also a big heart to her role as a loan officer.

"Over 20 years ago, I began my journey with MPCU, and returning now truly feels like coming home," Lynette shares. "This organization is where I believe God first planted my feet, and I am deeply honored to be back, serving our members once again."

As a Certified Money Coach through Ramsey Solutions, Lynette is passionate about helping individuals take control of their financial future. Her goal is to ensure every member finds a loan that truly fits their lifestyle. "Every opportunity we have to improve the financial well-being of our members is a meaningful one – and to me, that's a great day."

We're proud to have Lynette on the Metro Plus team, where her expertise and compassion make all the difference.

Holiday Closings

- **Columbus Day**
Monday, October 13
- **Veterans Day**
Tuesday, November 11
- **Thanksgiving**
November 27 & 28
- **Christmas**
December 24 & 25
- **Phoenix Holiday Closings**
December 24–26 & January 1–2
- **New Year's Day**
January 1



To make sure all your banking needs are met, please be certain to conduct any in-person transactions before we close or the day following a holiday closure. You may also view current account balances and most recent transactions, transfer funds between accounts, and more by logging into online banking or by downloading our mobile app.

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.



Web: 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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