

metro MINUTE

Save More. Borrow More. Plus More for You!



SUMMER 2025

An informative newsletter from your friends at Metro Plus Credit Union

Your Money, Your Momentum: Borrowing with Intention

Building financial stability isn't always a straight path. For many people, especially those who have faced credit challenges, borrowing can feel like risky territory. But borrowing, when approached thoughtfully, can also be a stepping stone toward better financial footing.

Credit isn't just a score. It's a tool, and like any tool, it works best when used with care and understanding. If your credit is less than perfect, that doesn't mean you're out of options. It means it's worth being selective about where you turn for help and making choices that support your goals, not just short-term fixes.

There are times when borrowing can be a positive and empowering step. Maybe you're dealing with a high-interest credit card and want to simplify things with a consolidation loan. Maybe your car needs repairs so you can stay employed. Or maybe a small personal loan could help you catch up on bills and avoid falling further behind. These are real needs, and the right kind of loan can bring relief and create space to rebuild.

Borrowing can also support longer-term goals when managed wisely. Some members use a loan to pay a rental deposit and move into more stable housing. Others might cover the upfront costs of returning to school or obtaining a certification that leads to better employment. Even a small personal loan can be

useful to smooth out income gaps between paychecks, especially for those with seasonal or contract-based work.

This is why it matters who you borrow from. Some lenders advertise fast cash but charge high fees and interest that can lead to even more stress. Metro Plus is different. Because we're owned by our members, not shareholders, we often offer more reasonable rates, flexible repayment plans, and a genuine commitment to helping you move forward.

If you're considering a loan, take a little time to understand your options. Look at the interest rate, the monthly payment, and whether it fits into your budget. Ask questions if anything feels unclear. Responsible borrowing isn't about being perfect. It's about making the best decision for your situation, with the tools and support available to you.

Financial wellness doesn't mean avoiding all debt. It means borrowing when it makes sense, using what you borrow wisely, and taking steady steps toward greater stability. No matter where you're starting from, that path is always within reach.



The Celebration Continues!

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

Did you know that students who are exposed to financial education are 21% less likely to carry credit card debt in college? Education today prevents financial stress tomorrow.

Source: FINRA Foundation

(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 or call (859) 258-3990. Void where prohibited.)

Back to School **LESSON ONE** Let Metro Plus Help You Save

From uniforms and books to supplies and laptops, we're here to make the start of the year easier on your budget.

GET **\$850** | FOR **8** MOS. | AT **8.50%** APR*

for a monthly payment of just \$110.00!

*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 \$850 loan at 8.50% APR over 8 months is approximately \$110.00 based on 8 monthly payments. Please contact the credit union for complete details. Offer valid August 1 through September 30, 2025. Membership eligibility required. Federally Insured by NCUA.



METRO PLUS CHECKING

MORE FOR YOU STARTS HERE

OPEN YOUR ACCOUNT TODAY

And experience the Plus side of banking.



SURCHARGE-FREE ATM ACCESS

through the Alliance One Network



GET PAID EARLY

Because life doesn't wait.

With Early Pay, your paycheck can show up up to two days early. No fees. No gimmicks.



FEE-FREE, HASSLE-FREE BANKING

No monthly fees, no balance hoops, no surprises.

FUN FACT

Did you know? According to Vanguard's How America Saves Report, people who automate their savings contribute more than twice as much on average when compared to manual savers. So set it and forget it to watch your nest egg grow faster.

Leading with Heart: Metro Plus's CEO, Piper Graham, Celebrates 25 Years

On June 12, we celebrated a remarkable milestone in the life of our credit union: Piper Graham, President and CEO, is marking 25 years of service with Metro Plus Credit Union.

Since her start here, Piper has led with one guiding principle — put members first. Whether helping a family buy their first home, supporting a city employee through a financial hardship, or making sure every member feels seen and valued, she has never wavered in her belief that credit unions exist to serve people, not profit from them.

Over the past 25 years, Piper has been a constant presence during moments that mattered. She's helped shape our products and services with compassion and care, always asking: *"How will this help our members?"*

Through every chapter of growth, Piper has remained steadfast in her purpose: to keep members at the heart of our mission, no matter how the credit union evolves.

Her legacy is defined not just by numbers, but by meaningful moments. One of her most memorable experiences came during the ice storm of February 2003. With power out across Lexington,



Piper didn't hesitate to step in and serve — helping more than 300 members over two days. In one especially powerful act of kindness, she took money from her own purse so a member could buy gas. She also quickly approved emergency ice storm loans to ensure members had access to the support they needed during a difficult time.

These moments — small in gesture but monumental in impact — speak volumes about her deep care for our members and her commitment to putting people first.

We are incredibly grateful for Piper's enduring leadership, tireless dedication, and the way she leads by example every single day. She has helped shape not only the future of Metro Plus, but the lives of the people we proudly serve.

Please join us in celebrating her incredible milestone — and in thanking her for 25 years of heart-led service to our members and community.



Traveling Soon? Let Us Know.

If you have travel plans coming up, don't forget to notify Metro Plus before you go. A quick heads-up can help prevent your card from being flagged for unusual activity while you're away.

Email cards@metropluscu.org to ensure uninterrupted access to your accounts, no matter where your journey takes you.

Safe travels from all of us at Metro Plus.



Ready. Set.
Vacation!

Whether you're heading to the beach, exploring the mountains, or planning a family road trip, we've got the funds to help you go further.



Low Rates



Flexible Terms



Fast Approvals

Contact us at loans@metropluscu.org for more information.

Apply today and let the adventure begin!

All loans subject to credit approval and membership eligibility. Other restrictions may apply.



Financials

AS OF 5/31/2025

Assets:	\$50,889,150
Loans:	\$21,439,841
Shares:	\$43,827,329
Loan to Share:	48.92%
Capital Ratio:	12.77%
Members:	4,753



FUN FACT

Homeowners can leverage the equity in their homes to secure loans for significant expenses, such as home renovations or education costs. These loans often have lower interest rates compared to unsecured loans, making them a cost-effective borrowing option.

We're Growing With You

The future of Metro Plus is taking shape, and we want you to be part of the progress.

Our new main office at 1565 McGrathiana Pkwy in Lexington is scheduled to open in early 2026. This modern space will help us serve you better and reflect the energy of the community we're proud to support.

Track the progress at metropluscu.org/News/Expanding



The 5-Minute Money Check-In

Building financial wellness doesn't always require spreadsheets or big changes. Sometimes, all it takes is five minutes. Try this quick weekly habit:

- 1 Log in to your accounts. Look over your balances and recent transactions.
- 2 Ask yourself two questions:
 - Did anything surprise me?
 - Did my spending match my priorities?
- 3 Make one small adjustment. That might mean moving \$10 to savings, canceling a subscription, or planning one meal at home.

This five-minute check-in builds awareness, reduces money stress, and puts you in control of your finances, one week at a time.

Simple. Consistent. Powerful.

FUN FACT

The average household spends more on restaurants than groceries each year. According to the U.S. Bureau of Labor Statistics Consumer Expenditure Survey, swapping out one meal out per week could save over \$1,000 annually.



We Want Your Mortgage!

Ready to buy your first home, or already a home owner?

Trust Metro Plus Credit Union for a first mortgage or Home Equity Loan. Whether you're ready to buy or looking to use your home's equity, we offer competitive rates and personalized options.

Renovate. Consolidate. Make your move.

We want your mortgage, and we'll treat it right. Contact us at Loans@metropluscu.org for more information.

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Metro Plus at the Lexington Fire Department Golf Scramble

Jessica and Jenny represented Metro Plus Credit Union at the Lexington Fire Department Golf Scramble, sharing snacks, smiles, and credit union goodies. We were proud to support our local heroes and enjoy a great day in the community!



Holiday Closings

- **Friday, July 4th**
Independence Day
- **Monday, September 1st**
Labor Day
- **Monday, October 13th**
Columbus Day/Indigenous Peoples' Day

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.



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

CONNECT WITH US

  @MetroPlusCU

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