Metro Credit Union

Money Matters

Member Newsletter December, 2018

Mobile Banking For The Future

Mike McDermott, President/CEO

One thing I've learned after having two kids born in the 1990's is this: if they can't do it on their phones, they don't really care to do it. With respect to banking, we think they're right. Not only do Millennials and Gen Y'ers demand the convenience and functionality of state-of-the-art mobile banking, but Boomers and Gen X'ers know a good thing when we see it.

That's why at Metro, we're committed to creating a mobile banking app that will allow you to do almost everything on your phone that you can do in a branch. We can't create that world overnight, but beginning in March, we will take a giant step in that direction.

Metro has purchased a new Mobile & Online Banking platform that will ultimately allow us to compete in technology with some of the largest financial institutions in the country. With the new system, each user becomes unique; joint owners will no longer share logins. You'll have the ability to view all account information. And, you'll see the same thing with the same features whether you're using your desktop or your smart phone.

Some enhancements will be available day one, like:

- **Allowing you to create transfers (ACH) from your Metro account to any other bill or account you like without signing up for Bill Payer.**
- **The ability to see your credit score.**
- **Adding external accounts with balances and payment due dates to your Metro screen allowing you to see your entire financial picture at a glance.**

Other enhancements scheduled to be added following the initial rollout, include:

- **Metro Account to Non-Metro Account Transfers** (P2P)
- **Enhanced Card Controls**
- **Opening new accounts and applying for loans online**
- **Creating more powerful account alerts**

As we develop the product and roll out more features, everything will be designed to save you time and give you more control of your information and your money. As we approach the rollout date, you'll receive communications letting you know when and how to login to the new system.

Introducing:

SAVE AND SUCCEED

Your Financial Education Resource

You may or may not be aware that Metro Credit Union's Mission Statement reads: "To Improve the Financial Lives of Our Members."

We approach this mission very seriously and to that end, we're happy to introduce; **Save and Succeed**, a free, online financial literacy program.

Use **Save and Succeed** to learn more about budgeting, managing debt, credit scores, insurance and more. In fact, you'll be amazed at the extensive list of topics covered.

Watch Metro's Web Site for additional information. Then, look for **Save and Succeed,** beginning January 7th, when it becomes available at the web address shown below:

www.save-and-succeed.metrofcu.org

2019 Metro Credit Union Annual Membership Meeting

Mark your calendar and make plans to attend the 2019 Metro Credit Union Annual Membership Meeting.

This year's meeting is scheduled for Friday, February 22, 2019 and we're returning to the Marriott Regency Hotel.

The annual Membership Meeting provides Metro Credit Union members with an opportunity to learn how their financial institution performed in the previous year as well as learning about plans for the future.

The meeting is open to all Metro Credit Union members and their guests. Tickets are $15.00 each and are available for purchase at all Metro Credit Union offices beginning in February.

Your ticket will provide you with an enjoyable meal, an opportunity to learn more about your financial institution and we'll cap the evening off with several door prizes.

Each year elections are held to fill three expiring positions on the 9-member, Metro Credit Union Board of Directors. In 2019, the terms of Marilyn McWilliams, Vicky Lorchick and John White are scheduled to expire.

Each of these volunteer directors has expressed an interest in serving an additional three-year term. As a result, the Nominating Committee has entered their names in nomination.

According to credit union bylaws, in the event that no other qualified candidates are nominated prior to the meeting, and the number of open positions is equal to the number of candidates, no actual ballot election will be held. Credit union bylaws do not allow for nominations from the floor.

Current Metro Credit Union members in good standing who have an interest in running for a board position, may submit a petition signed by 1.00% of the membership along with a statement of qualification and biographical information to the Nominating Committee by Monday, January 10, 2019.

Metro Credit Union Directors are unpaid volunteers who are elected from within the membership. They are required to meet monthly and also make themselves available for training throughout the year.

Biographies for the three current Metro Credit Union Directors who have expressed interest in serving an additional three-year term are shown on page 3.

If you've not had the chance to attend a previous membership meeting, we encourage you to consider attending this year. We know that you'll learn a little more about the workings of your financial institution, and we can promise you'll have some fun!

Metro Credit Union

2019 Volunteer Director Candidates

Marilyn McWilliams

Metro Credit Union member: 44 years

Marilyn dedicated a number of years serving the credit union in a volunteer capacity. Marilyn served a total of nine years as a Metro Credit Union volunteer Director, two years as a Supervisory Committee member and many years as the credit union's Membership Officer. Marilyn has one son, Michael, living in California. Marilyn worked a total of 39 years for both Clarkson Hospital and the Nebraska Medical Center as an LPN, retiring in 2010. Marilyn cites the need for Metro to remain competitive by offering a complete list of financial products and services to their members. To that end, Marilyn has overseen the development and implementation of many of the credit union's products and services enjoyed by members today. Marilyn says she is committed to the idea that each member holds a stake in the future of the credit union and would appreciate the opportunity to help keep that philosophy in place.

John White

Metro Credit Union member: 14 years

John has lived his entire life in Omaha, attending Westside High School and the University of Nebraska, Omaha. John has owned and operated a small business for 35 years. He has served as President of the Westside Alumni Association, President of the Omaha Chapter of Painting and Decorating Association, and Trustee for Lutheran Church of the Master. John and wife Carol have two children (David & Emily). John is an avid golfer, hunter and boater.

"I first learned of Metro Credit Union years ago when I was providing service as a vendor. I was immediately impressed by the service provided by the staff and based on that experience, I later took the opportunity to become a member. I have served as a Metro Credit Union volunteer Director for the past 11 years and it would be my pleasure to continue serving in that capacity."

Vicky Lorchick

Metro Credit Union member: 26 years

Vicky joined the credit union in 1992 and became a volunteer director in 2001. Vicky worked in Finance for 25 years as a Financial Analyst with Ameritrade and most recently at McMannama & Associates. Vicky is currently self-employed operating a real estate business in Omaha. She enjoys reading, outdoor activities and plays a number of musical instruments.

"I'm very excited about the future of Metro Credit Union. I've always been impressed by the staff and I certainly feel the credit union is currently strong and growing stronger. I would be honored to serve another term as your volunteer director."

Money Matters

Metro Credit Union

Metro Credit Union
P.O. Box 390696 Omaha, NE 68139

PRSRT FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT 2108
OMAHA, NE

Metro Credit Union | Metro Credit Union Mortgage | Helping Hands Of The Lydia House

NCUA

We do business in accordance with the Federal Fair Housing Law and the Equal Housing Opportunity Act.

402.551.3052 Toll-Free: 800.301.8549 www.metrofcu.org

Member Newsletter - December 2018

Money Matters

Metro Credit Union

In This Issue:

Mobile Banking for the Future Page 1

Metro's Annual Membership Meeting Page 2

2019 Board of Director Candidates Page 3