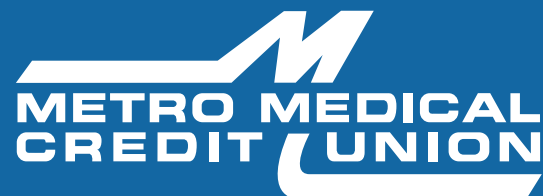


PRODUCTS & SERVICES GUIDE

PRODUCTS & SERVICES GUIDE METRO MEDICAL CREDIT UNION



WHO CAN JOIN?

Membership at MMCU is open to employees of any of our Select Employer Groups (SEGs) and those who live, work, worship or attend school within a 10-mile radius of our branches. Family of current members are also eligible for membership. For a complete list of SEGs, visit our website at www.mmccu.com.

HOW DO I JOIN?

To become a member of MMCU, you must complete a Membership Application and make an opening deposit of at least \$25 to your Share Savings Account (the required minimum account). Along with the application, we will need copies of two forms of identification: a valid Driver's License or State-Issued ID and your Hospital ID Badge (or your Social Security Card if you are not a hospital employee).

OWNERSHIP

When you become a member of MMCU, you also become an owner of the credit union. That ownership entitles you to participate in electing volunteer officials who serve on the Board of Directors. Because credit unions are considered not-for-profit organizations, any income generated is returned to the members in the form of competitive dividend rates and lower interest rates on loans. All credit union deposit accounts, including IRA accounts, are insured for up to \$250,000 per share owner by the National Credit Union Administration (NCUA).

HISTORY

Metro Medical Credit Union was founded in 1965 by employees of the Dallas County Hospital System, now known as Parkland Health & Hospital System. Today, MMCU has over \$70 Million in assets and serves over 7,000 members.

MISSION STATEMENT

Metro Medical Credit Union is committed to serving our members by offering secure, friendly, professional and competitive financial services, while responding to their ever-changing needs.

PRODUCTS

Savings & Checking

We offer a variety of accounts to give you true flexibility in meeting your financial needs:

- **Share Savings**
(Regular Savings)
- **Christmas Club**
- **Money Market Accounts**
- **Share Draft**
(Checking)
- **Roth & Traditional IRAs**
- **Certificate of Deposit Accounts** (CDs)

Loans

At MMCU, we offer a wide variety of loans for practically any purpose:

- **CD Secured Loans**
- **Signature Loans**
- **Visa® Credit Cards**
- **Recreational Vehicle (RV) Loans**
- **Motorcycle Loans**
- **New & Used Auto Loans**
- **Home Equity Loans**
- **Share Secured Loans**
- **Mortgage Loans** (through a third party mortgage company)

SERVICES

Convenient Services

We offer several services that will enable you to make MMCU your full-service financial institution:

- **Online Bill Pay**
- **Fund Transfers** (person to person and personal bank to bank transfers)
- **Online Banking**
- **Mobile Banking**
- **Mobile Deposit**
- **Wire Transfers**
- **Money Orders**
- **Direct Deposit**
- **Payroll Deduction**
- **CO-OP Shared Branching**
- **AllPoint ATM Network** (surcharge-free ATMs)
- **Free Notary Service**
- **MARTIN Audio Response**
- **Teller Checks**
- **Overdraft Protection**
- **MasterCard® Debit Cards**

01 - Share Savings Account

- All Credit Union members are required to have a Share Savings account.
- A Share Savings account is required to open any other account.
- When opening a new account, please provide a valid driver's license and your Hospital ID badge (or Social Security Card if you're not a hospital employee).
- The opening deposit and minimum balance for a Share Savings account is \$25. If the balance falls below \$25, you will be assessed a monthly fee.*
- You are allowed **six (6) free withdrawals per month**. There is a fee* for each additional withdrawal.
- Dividends are declared and paid **quarterly**.
- Members with only a Share Savings account will receive Paper Statements **quarterly** for a fee,* only if there is activity. Sign up for **FREE** eStatements on www.mmcu.com to avoid the Paper Statement Fee.

75 - Share Draft Checking Account

- No opening deposit or minimum balance required.
- No monthly service charge.
- Unlimited transactions on account.
- The first order of checks is mailed to the credit union, reorders are mailed to your home. All MMCU checks are duplicates. Canceled checks are not returned to the member. You may request a copy of a check, for a fee.* Please ask a credit union employee for current price per box of checks.
- Dividends are declared quarterly and paid **monthly**. Accounts with a minimum average daily balance of \$25 will earn dividends.
- Paper Statements are mailed **monthly** for a fee,* only if there is activity. You may sign up for **FREE** eStatements on www.mmcu.com to avoid the Paper Statement Fee.

25 - Christmas Club Account

- No opening deposit or minimum balance required.
- There is a **fee* for each withdrawal made before or after November 1**.
- On **November 1** of each year, the money saved in the Christmas Club account is electronically transferred into your Share Savings account.
- The Christmas Club account automatically renews on November 1 for the next year. Any changes must be made by phone or in person.
- Dividends are declared and paid **quarterly**.

*Please see our Fee Schedule for current fee rates

78 - Regular Money Market Account

- A Minimum opening deposit of \$2,500 is required.
- There is a fee* if the balance falls below \$2,500 at any point during the month.
- You are allowed **six (6) free withdrawals per month**. There is a fee* for each additional withdrawal.
- Dividends are declared and paid **monthly**.

79 - Maxi Money Market Account

- A Minimum opening deposit of \$25,000 is required.
- There is a fee* if the balance falls below \$25,000 at any point during the month.
- Unlimited transactions on account.
- The first box of checks is free.
- Dividends are declared and paid **monthly**.

Certificate of Deposit Accounts (CDs)

- A Minimum opening deposit of \$1,000 is required.
- Additional deposits are not allowed.
- Withdrawals are allowed with penalty.
- Certificates will renew automatically. There is a 10-day grace period after maturity to withdraw funds, or to make changes without an early withdrawal penalty.
- Dividends are declared and paid **monthly**.

Individual Retirement Accounts (IRAs)

- We offer Traditional and Roth IRAs.

IRA Share Savings

- \$25 opening deposit required
- Dividends are declared **quarterly**. Accounts with an average daily balance of \$25 will earn dividends.

IRA Certificates (CDs)

- IRA CDs are available—see Certificate of Deposit Accounts for more information.

*Please see our Fee Schedule for current fee rates

PRODUCTS & SERVICES GUIDE

METRO MEDICAL CREDIT UNION

Branch Office:

8200 Brookriver Drive
Suite N-110
Dallas, TX 75247

Hours of Operation:

Monday - Friday
7 a.m. - 5 p.m.

Phone: (214) 630-0611

Fax: (214) 879-9759

MARTIN: (800) 543-1031

Website

www.mmcu.com

Mobile App:

1. Visit our website to enroll in Virtual Branch Online Banking
2. Download the “Metro Medical Credit Union” mobile App from your phone’s app Store*
3. Open the App on your mobile device, then sign in using your Virtual Branch Logon ID & Security Code

Download the app today.



Data rates may apply. Check with your mobile phone carrier for details.
Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.
App Store is a service mark of Apple Inc.
Android, Google Play, and the Google Play logo are trademarks of Google Inc.
Copyright ©2022 Metro Medical Credit Union. All rights reserved.



Federally insured by NCUA.