

Spring 2008

Metro@work provides discounted banking services to you as part of your benefits package.

## Mortgage rates are at historic lows!

**Metro's No Fee Mortgage** requires only 5% down and there are no fees. That's right - no fees! Whether you are looking to purchase or refinance, Metro's No Fee Mortgage can save you thousands in closing costs.

- 5% Down Payment
- No Points, No Closing Costs
- Low Fixed Rate
- No Private Mortgage Insurance Fee

We offer competitive rates, free pre-approvals, and guidance from our Mortgage Specialists throughout the entire process. For more information [CLICK HERE](#) or call 877-MY-METRO, ext. 7589.



Current and new Metro Credit Union members have the unique opportunity to get a terrific discount on a new vehicle from GM or Chrysler. Depending on which vehicle you choose, you could save up to thousands of dollars.

When you finance your new vehicle through Metro, you save even more with a low loan rate. Talk about driving that discount!

Want to find out more? Go to [lovemycreditunion.org](http://lovemycreditunion.org) to learn more about each automaker's offer. Once you choose, follow the links to GM and Chrysler's discount sites.

Whatever vehicle you choose, you can drive away happy knowing you just did your part to Invest in America.

## Save for Retirement Now



The deadline to make your IRA contribution for 2008 is fast approaching. The individual contribution limit is \$5,000 with an additional \$1,000 catch-up contribution for those 50 and older.

Metro makes saving for retirement easy with our IRA Accumulator Account which allows you to spread out your contribution over the entire year. Get started with as little as \$10 each pay period.

We also offer IRA CDs that earn a high rate of interest. There are several different kinds of IRAs, each with different advantages, please call 877-MY-METRO or [CLICK HERE](#) for more information.

### Traditional IRAs

Traditional IRAs are powerful tools in creating a balanced, long-term savings plan that will help provide safety and security for you and your family for years to come. Contributions may be deducted from your taxable income\* reducing the income taxes you pay now.

\* Consult your tax advisor.

### Roth IRAs

Roth IRAs offer members an easy and safe way to plan for the future. Your contributions are not tax-deductible but the earnings within the IRA are tax-free as long as your funds have been in the account for at least five years and you are either over age 59 1/2, disabled, or buying a first home.



**TALK TO US! 1-877-MY-METRO or visit [www.metrocu.org](http://www.metrocu.org)**

We're here to answer your questions and help you with your banking needs.