A Letter from the CEO

Dear Valued Member:

We are happy to report that the merger conversion between Metro Credit Union and University Credit Union is underway. On Monday, May 2, 2011, we will open our doors as one organization. You will have access to eleven full-service branches with a third Boston location opening soon at 1071 Massachusetts Avenue.

One of the advantages of credit union membership is having a diverse selection of products and services to satisfy your financial needs. Partnering with Metro Credit Union will instantly provide you with 24/7 access to innovative loan, mortgage, deposit, and investment solutions.

On May 1, 2011 we will complete our system conversion giving you full access to our branches, ATM Network, Online Banking, and financial services. This guide will provide valuable information about your existing accounts and the conversion process.

On behalf of our Board of Directors and the entire credit union team, I thank you for your ongoing support during our credit union merger, and welcome you to Metro Credit Union!

Sincerely,

Robert M. Cashman
President/CEO
Metro Credit Union

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
Below you’ll find answers to commonly asked questions. If at any time you would like more information, please don’t hesitate to contact us at 877-MY-METRO (877-696-3876).

Q When will my accounts become Metro Credit Union accounts?
The conversion will take place at the end of day, Saturday, April 30, 2011. Your accounts will transfer into the Metro accounts that most closely match the features and benefits of your existing UCU accounts.

Q Will my account numbers change?
Yes. Effective May 1, 2011, your account numbers will change. For your banking convenience, we will be assigning a unique member account number to you. Each of your current UCU accounts will be attached to this member account number and designated by a two digit suffix; for example:

- Member Account Number: 123456
- Savings Account # 1: 123456 00
- Savings Account # 2: 123456 01
- Checking Account: 123456 20
- Loan Account: 123456 70

You will receive a Metro member ID card with your new member account number by mail during the week of April 25, 2011.

Q Will my deposits continue to be insured?
Yes. Your savings will continue to be federally insured by the National Credit Union Administration up to $250,000. Deposits above $250,000 are fully insured by the Massachusetts Credit Union Share Insurance Corporation.

Q Will the UCU branches located on Albany St. and Commonwealth Ave. remain open?
Yes. The former UCU locations will become Metro branches. The 846 Commonwealth Ave. branch will be moving just down the street to 922 Commonwealth Ave. and the Albany St. branch will remain at the current location. You will continue to see the same employees who have always taken good care of your banking needs at both locations. Other Metro offices are located in Burlington, Chelsea, Framingham, Lawrence, Lynn, Peabody, Swampscott, Tewksbury, and opening soon at 1071 Massachusetts Ave., Boston, MA and 4 Paradise Rd., Salem, MA.

Q When can I start banking at Metro branches?
On Monday, May 2, 2011, you can begin banking at all Metro branch offices.

Q May I continue to use my UCU ATM/Debit card after the merger?
No, you will no longer be able to use your UCU ATM/Debit card after Saturday, April 30, 2011. At that time, please destroy your card. You will receive a Metro Credit Union ATM/Debit card during the week of April 25, 2011. Your Personal Identification Number (PIN) will be sent to you in a separate mailer. You may change your PIN at any Metro ATM or branch location. You can start using your new Metro Credit Union ATM/Debit card on Sunday, May 1, 2011. Please note that the cash limits on the Metro Credit Union ATM/Debit cards are $500 per day limit for cash withdrawals, $1,000 per day limit for point of sale transactions, with a daily maximum of $1,500.

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
Q. May I continue to use my UCU Checking and Money Market account checks after the merger?
No, you will no longer be able to use your UCU checks after Friday, April 29, 2011. A new order of Metro checks will automatically be sent to you during the week of April 25, 2011. You can start using your new Metro checks on Saturday, April 30, 2011. Any outstanding UCU checks will clear through your new Metro account. For your security, please be sure to destroy your unused UCU checks, or you can drop them off at any Metro branch location.

Q. I have automatic deductions from my checking account to a third party, such as my insurance company. Will these automatic deductions continue without interruption?
Yes. If you have preauthorized transactions from your UCU checking account, such as a gym membership, mortgage, or insurance payment, these transactions will continue from your new Metro checking account without interruption.

Q. Will I continue to have access to my accounts through online banking?
Yes, your UCU online service will transfer to Metro’s Online Banking. However, UCU online banking will not be available after Thursday, April 28, 2011. Beginning Sunday, May 1, 2011, you will have access to your account and bill pay information through Metro’s Online Banking. To log in, go to metrocu.org. You will use your Metro member account number and temporary password (the last four digits of your social security number) to access Metro’s Online Banking.

Q. Will I be able to bank by telephone?
Yes. With Metro’s free automated telephone banking, you can bank around-the-clock. Using any touch-tone phone, you can check account balances, transfer funds, confirm that a check has cleared, make withdrawals, and more. You will use your Metro member account number and a temporary password (the last four digits of your social security number) to access Metro’s Telephone Banking at 800-423-5699.

Q. Does Metro offer Mobile Banking?
Yes. With Metro’s free Mobile Banking you can access your accounts while you’re on the go. Just visit https://wireless.metrocu.org.

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
Q: What is Metro’s routing & transit number?
Metro’s routing & transit number is 211381990.

Q: How do I pay my loan?
Your automatic loan payments will continue to be processed as they are now. Effective May 1, 2011, if you pay by check you should begin mailing your loan payments to Metro Credit Union, PO Box 9100, Chelsea, MA 02150-9100. For your convenience, please use the envelope accompanying your bill.

Q: Will my loan payment and terms change?
For personal lines of credit and closed-end loan accounts (for example: car, truck, personal, mortgage) your payment amount, terms & conditions will not change.

For overdraft protection, there will be a change in terms effective January 1, 2012. Please see Change In Terms notice.

For home equity lines of credit there may be a change in payment terms & conditions, in which case you will be notified during the week of April 18, 2011.

Q: When will I receive my statement?
You will receive your final UCU statement in early May. All Metro checking account statements are processed on the last day of the month. All other accounts will receive quarterly statements unless you have an ATM transaction or electronic debit or credit to your account, in which case you will receive a monthly statement.

Q: Will I be able to bank by mail?
Yes. Effective May 1, 2011, you can begin mailing your deposits to Metro Credit Union, PO Box 9100, Chelsea, MA 02150-9100.

Q: May I continue to use my UCU credit card?
Yes. You may continue to use your UCU credit card; however, please mail your credit card payment to the address indicated on your credit card statement.

Q: Is Metro part of a shared branch network?
Metro does not participate in any shared branch network; however, you will be able to make a deposit at any NYCE Shared Deposit ATM. A NYCE Shared Deposit ATM locator can be found at metrocu.org.

Q: What additional services can be expected as a result of this merger?
Metro offers 12 convenient banking locations, with extended hours including Saturdays! You will have access to a wider array of consumer banking services – savings and checking, loans and mortgages – each with different features and benefits to provide the solution that works best for you.

Metro also offers a full suite of business products including Business Interest Checking, Business Loans, and Commercial Real Estate.

Additionally, you’ll have access to retirement, investments and insurance services through Metro Investment Services*.

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by Metro Credit Union. CBSI is under contract with Metro Credit Union to make securities available to members.

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
Your UCU accounts will automatically transition to the following Metro accounts on April 30, 2011. This section will advise you of changes to your account due to the transition. For complete terms and conditions, please refer to the enclosed disclosures.

**DEPOSIT PRODUCTS**

Please note that the interest rate on all deposit accounts will convert to Metro interest rates at time of the merger.

**UCU Share Certificates ► Metro Certificate of Deposit**
The rate of interest you receive, the maturity date, and the terms & conditions of your UCU Share Certificates will remain the same through maturity. If interest is paid to you each month by check or automatic transfer, this service will continue without interruption. You will receive a maturity notice at least 30 days prior to the maturity date which will provide you with the opportunity to renew into a Metro CD or make changes to the term or amount of your CD.

**UCU Checking Account ► Metro Free Checking Account**
Your UCU Checking Account will become a Metro Free Checking Account which has no minimum balance requirement and no monthly maintenance fee. Your account number will change and you will receive new checks. Please begin to use your new checks on April 30, 2011 and be sure to destroy any unused UCU checks. Metro does not pay interest on consumer checking accounts.

We have enclosed information on Metro’s premier checking account, My Reward Checking which offers free ATMs, no monthly maintenance fee with direct deposit and many additional features. If you would like to open a My Reward Checking account, please call 877-MY-METRO or stop by any branch location.

**UCU Money Market Account ► Metro Money Market Account**
Your UCU Money Market Account will transition to the Metro Money Market Account. Interest will continue to be compounded and credited monthly based on the average daily balance in the account. The following new interest rate tiers will be in effect:

- $2,000 – $9,999.99
- $10,000 – $24,999.99
- $25,000 – $49,999.99
- $50,000 – $74,999.99
- $75,000 – or more

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
UCU IRA Share Account ➤ Metro IRA Accumulator Account
On April 30, 2011, UCU will resign as custodian of your Individual Retirement Account and Metro will become the successor trustee. Interest will continue to be compounded and credited monthly based on the average daily balance in your account. Distributions will continue to be disbursed on the date and in the manner currently designated in your plan.

UCU IRA Term Certificates ➤ Metro IRA Certificate of Deposit
On April 30, 2011, UCU will resign as custodian of your Individual Retirement Account and Metro will become the successor trustee. The rate of interest you receive, the maturity date, and the terms & conditions of your IRA account will remain the same through maturity. Distributions will continue to be disbursed on the date and in the manner currently designated in your plan. You will receive a maturity notice at least 30 days prior to the maturity date, which will provide you with the opportunity to renew into a Metro IRA Certificate of Deposit, or make changes to the term or amount of your IRA.

UCU Savings/Share Account ➤ Metro Regular Savings Account
Interest will be compounded and credited monthly based on the average daily balance in your account.

UCU Vacation Club Account ➤ Metro Vacation Club Account
All funds will be disbursed from Metro Vacation Club accounts on May 1, 2011. Funds will be automatically transferred into your Metro Savings Account.

UCU Christmas Club Account ➤ Metro Christmas Club Account
All funds will be disbursed from Metro Christmas Club accounts on October 1, 2011. Funds will be automatically transferred into your Metro Savings Account.

For important information regarding your new Metro accounts, please refer to the enclosed disclosures: Change In Terms, Truth In Savings, Electronic Banking Services, Funds Availability, and Privacy Policy.

CONSUMER LOANS, MORTGAGES & HOME EQUITY LINES OF CREDIT

The rate, payment amount, terms and conditions of your existing consumer loans and mortgages will remain the same. Future loan requests will require a new signed closed-end note. Changes to home equity lines of credit will be communicated in a separate letter the week of April 18, 2011.

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
Branch Locations and Hours

**Boston - Albany St. Office:**
710 Albany St.
Boston, MA 02118
Monday - Tuesday: 8:30 AM - 4:00 PM
Wednesday - Thursday: 7:30 AM - 4:00 PM
Friday: 8:30 AM - 4:00 PM

**Boston - Commonwealth Ave. Office:**
922 Commonwealth Ave.
Boston, MA 02215
Monday - Wednesday: 8:30 AM - 5:00 PM
Thursday: 8:30 AM - 6:00 PM
Friday: 8:30 AM - 5:00 PM
Saturday: 9:00 AM - 1:00 PM

**Boston - Mass. Ave. Office (Opening May 2011):**
1071 Massachusetts Ave.
Boston, MA 02118
Monday - Wednesday: 8:30 AM - 5:00 PM
Thursday - Friday: 8:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**Drive-Up Window hours:**
Monday - Wednesday: 7:30 AM - 5:00 PM
Thursday & Friday: 7:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**Burlington Office:**
120 Cambridge St.
Burlington, MA 01803-4198
Fax: 781-272-6759
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Chelsea Main Office:**
200 Revere Beach Pkwy
P.O. Box 9100
Chelsea, MA 02150-9100
Fax: 617-889-7663
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Chelsea - Broadway Office:**
365 Broadway
Chelsea, MA 02150
Fax: 617-884-1117
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Drive-Up Window hours:**
Monday - Wednesday: 7:30 AM - 5:00 PM
Thursday & Friday: 7:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**Framingham Office:**
1124 Worcester Rd.
Framingham, MA 01701-5209
Fax: 508-872-3079
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Tewksbury Office:**
1527 Main St.
Tewksbury, MA 01876-2043
Fax: 978-851-3817
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Drive-Up Window hours:**
Monday - Wednesday: 7:30 AM - 5:00 PM
Thursday & Friday: 7:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**Salem Office (Opening May 2011):**
4 Paradise Rd.
Salem, MA 01970
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Lynn Office:**
475 Western Ave.
Lynn, MA 01904-3317
Fax: 781-581-0740
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Peabody Office:**
68 Main St.
Peabody, MA 01960-5552
Fax: 978-977-0041
Monday - Wednesday: 9:00 AM - 5:00 PM
Thursday & Friday: 9:00 AM - 6:00 PM
Saturday: 9:00 AM - 1:00 PM

**Drive-Up Window hours:**
Monday - Wednesday: 7:30 AM - 5:00 PM
Thursday & Friday: 7:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**Drive-Up Window hours:**
Monday - Wednesday: 7:30 AM - 5:00 PM
Thursday & Friday: 7:30 AM - 6:00 PM
Saturday: 8:30 AM - 1:00 PM

**24-HOUR ACCESS**

**Online Banking:**
metrocu.org

**Metro Telephone Banking:**
800-423-5699

**Mobile Banking:**
https://wireless.metrocu.org

**Metro ATMs:**
Visit metrocu.org for locations

**SUM® ATM Network:**
Over 5,300 surcharge-free ATMs

**NYCE® ATM Network:**
Shared Deposit ATMs

Questions? Please call our Member Service Center at 877-MY-METRO (877-696-3876).
My Reward Checking
Never ever pay another ATM fee!

We refund all other banks’ ATM fees with
My Reward Checking

✔ Cash Back
   with debit card purchases

✔ Free ATMs
   and refunds of ATM fees, worldwide

✔ 4.00% APY* Savings Rate

*Mandatory Percentage Yield as of 3/31/11 on daily balances up to $3,000; deposits in excess of $3,000 earn 0.15% APY. Rates are variable and subject to change after account opening. Minimum balance to open is $5. Fees may reduce earnings. Limit one savings account per person. Must be linked to My Reward Checking. 3¢ reward on every debit card purchase, maximum $250 per year. eStatements required. Personal accounts only. Federally insured by NCUA.
Truth In Savings Disclosure

Metro Credit Union

The following factors may affect the amount of interest you receive on your account.

Except in the case of a Certificate or Fixed Rate Club Account (where the interest rate is fixed for the term of the Certificate/Club) interest may be paid only from current income and accumulated earnings, after required transfer from reserves at the end of each interest period. The interest rate and the annual percentage yield applicable to an account may therefore change at any time as determined by the Board of Directors at its discretion. As used in this disclosure, (i) "interest rate" means the interest paid (or expected to be paid), without giving effect to the compounding of previously earned interest, shown as an annual figure and expressed as a percentage of the account balance; and (ii) "annual percentage yield" or "APY" means a percentage rate reflecting the total amount of interest expected to be earned in a year on an account, based on the interest rate and the frequency of compounding accrued interest. All disclosures concerning the APY applicable to an account (other than fixed rate accounts) assume that the interest rate disclosed remains in effect for one year and that interest is not withdrawn. If you withdraw funds from your account before interest is paid, you will receive interest accrued on the funds prior to withdrawal, but such funds will not be credited until the next interest period. If you close your account prior to an interest declaration date, you will not receive any interest accrued prior to the date the account is closed.

Unless otherwise stated, interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in that account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

For interest bearing accounts, the interest period is monthly; for example, the beginning date of the first interest period of the calendar year is January 1st and the ending date for such interest period is January 31st. All other interest periods follow this same pattern of dates.

Interest will begin to accrue on all interest bearing accounts from the first date of deposit including deposits of non-cash items.

Please refer to the rate sheet for current Interest Rates and Annual Percentage Yield information for the following accounts:

Checking Account

Compounding and Crediting of Interest: All accounts are non-interest bearing accounts. You must deposit a minimum of $25.00 to open a checking account.

Minimum Balance Required and Monthly Service Fee:

Free Checking: There is no minimum balance requirement or monthly Maintenance fee on this account.

My Reward Checking: There is no minimum balance requirement. To avoid a $22.00 monthly maintenance fee, you must have direct deposit. eStatements are required with this account.

Prestige Checking: There is no minimum balance requirement on this account.

Silver Checking: There is no minimum balance requirement or monthly maintenance fee for members 65 years of age or older.

Courtesy Pay (Paid NSF): As a service to our members, all eligible Checking account products accessed by paper check or electronic means (e.g., ACH) will automatically be extended a Courtesy Pay service once members have met established criteria. Courtesy Pay is when Metro makes funds available to pay items that would normally be returned for insufficient or unavailable funds. Courtesy Pay does not cover ATM, point of sale, debit card, online or telephone banking transactions. Our policy limits the dollar amount we will make available to your account for Courtesy Pay purposes and is subject to change without notice. Please contact a member service representative for current policy limits placed on overdrawn items.

The criteria used to determine eligibility for our Courtesy Pay service are as follows:

1. You must be a member of the Credit Union in good standing for the last three months to qualify.
2. The checking account must be open and active for at least 3 months.
3. Past and present loans must be current and reflect a satisfactory record of payments.
4. The Courtesy Pay amount will not exceed our established policy Courtesy Pay limit per account. Overdrafts that exceed limits will be returned or declined for insufficient funds.
5. You agree to bring the account to a positive balance within 10 calendar days after the first transaction that creates a negative balance on your account.
6. All other debts arising from transactions related to this or other accounts have been satisfied (e.g., returned deposited items, liens, levies, etc.).
7. If you use this service, you agree to pay the Courtesy Pay fee on each Courtesy Pay item. See the Fee Schedule for details.

If you do not meet these conditions or you abuse this privilege, we may withhold or terminate the Courtesy Pay service privilege without notification.

Overdraft Fees: The Courtesy Pay fee that resulted from paid items will reduce the available Courtesy Pay limit extended to eligible accounts. Items are paid in the order of smallest to largest amounts.

You may request to opt-out of Courtesy Pay by calling us at 877-MY-METRO or writing to:
Metro Credit Union, 200 Revere Beach Parkway,
P.O. Box 9100, Chelsea, MA 02150-9100.

All accounts that remain in a negative balance position for 30 calendar days may be closed by the Credit Union. Any loss incurred by the Credit Union as a result of the account closing will be reported to ChexSystems.

Fees and Charges: Please refer to the Fee Schedule.
Metro Credit Union
Truth In Savings Disclosure (Cont’d)

Money Market Account

Compounding and Crediting of Interest: Interest will be compounded and credited monthly based on the average daily balance in your account.

Transaction Limitations: The following transaction limitations apply to your Money Market Account: During any statement period you may make unlimited withdrawals in person or at the ATM. You will be permitted to make no more than 6 combined pre-authorized, automatic, telephone, fax, check, draft or internet banking transfers per statement period from your account to another of your Metro deposit accounts or to third parties. If you exceed these restrictions, a $10.00 excessive transaction fee will be assessed and we will be required to convert your account to a personal checking account if this number is exceeded two consecutive months.

Minimum Balance: You must deposit a minimum of $2,000.00 to open a Money Market Account.

In order to earn interest in your Money Market Account, you must maintain the following average daily balances in your account for each interest period:

<table>
<thead>
<tr>
<th>Tier</th>
<th>Balance</th>
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<tbody>
<tr>
<td>Tier I</td>
<td>$2,000.00 to $9,999.99</td>
</tr>
<tr>
<td>Tier II</td>
<td>$10,000.00 to $24,999.99</td>
</tr>
<tr>
<td>Tier III</td>
<td>$25,000.00 to $49,999.99</td>
</tr>
<tr>
<td>Tier IV</td>
<td>$50,000.00 to $74,999.99</td>
</tr>
<tr>
<td>Tier V</td>
<td>$75,000.00 to $99,999.99</td>
</tr>
<tr>
<td>Tier VI</td>
<td>$100,000.00 or more</td>
</tr>
</tbody>
</table>

If your average daily balance for a statement period drops below $2,000.00, your account will be subject to the interest rate, APY and conditions of the Regular Savings Account.

Minimum Balance: If the month end balance of this account drops below $2,000.00 and there is no associated loan product, a $5.00 low balance fee will be assessed.

High Yield Savings Account

Compounding and Crediting of Interest: The High Yield Savings Account features a variable Annual Percentage Yield or APY. This is subject to change at any time and without notice. Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Interest is compounded monthly and paid monthly.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier I</td>
<td>Below $10,000</td>
</tr>
<tr>
<td>Tier II</td>
<td>$10,000.00 to $24,999.99</td>
</tr>
<tr>
<td>Tier III</td>
<td>$25,000.00 to $49,999.99</td>
</tr>
<tr>
<td>Tier IV</td>
<td>$50,000.00 or more</td>
</tr>
</tbody>
</table>

Minimum Balance Required And Monthly Maintenance Fee: You must deposit a minimum of $10,000.00 to open a High Yield Savings Account. If at any time during the month, the end of day balance falls below $10,000.00, a $25.00 low balance fee will be assessed.

Minimum Withdrawal Fee: Withdrawals less than $10,000.00 will be subject to a $25.00 minimum withdrawal fee.

Access Restrictions: Accounts cannot be accessed using an ATM or Debit Card.

Transaction Limitations: The following transaction limitations apply to your High Yield Savings Account: During any statement period you may make unlimited withdrawals in person. You will be permitted to make no more than 6 combined pre-authorized, automatic, telephone, fax, check or internet banking transfers per statement period from your account to another of your Metro deposit accounts or to third parties. If you exceed these restrictions, a $10.00 excessive transaction fee will be assessed and we will be required to convert your account to a personal checking account if this number is exceeded two consecutive months.

My Reward Savings Account

Interest Rate Information: Interest will be calculated at the end of each day based on a split rate calculation. On a daily basis, balances up to and including $3,000.00 will earn an Annual Percentage Yield (APY) as advertised on the rate sheet. Balances over $3,000.00 will earn the APY of the Regular Savings Account. Your interest rate and annual percentage yield is subject to change at any time and without notice.

Compounding and Crediting of Interest: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Interest is compounded monthly and paid monthly. A minimum average daily balance of $25.00 is required to earn interest. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirement: A $5.00 minimum deposit is required to open an account.

Transaction Limitations: During any statement period you may make unlimited withdrawals in person or at the ATM. You will be permitted to make no more than 6 combined pre-authorized, automatic, telephone, fax or internet banking transfers per month from your My Reward Savings to another of your Metro deposit accounts or to third parties.

Eligibility: To be eligible for this account, you must maintain an active My Reward Checking account. The account will convert to a Regular Savings Account if My Reward Checking account is inactive or closed. Limit one My Reward Savings account per member.

Homebuyer Savings Account

The Homebuyer Savings Account is a Regular Savings Account that pays a bonus when funds are used towards a down payment on a primary residence that is mortgaged at Metro. To be eligible for the bonus, the account must be open for a minimum of 12 months and must be linked to a Metro Checking Account. Deposits in excess of historical regularly scheduled automated deposits made within 90 days of the mortgage closing will be excluded from the bonus calculation. Bonus will be paid to your Regular Savings Account within 30 days of the mortgage closing date. Limit one Homebuyer Savings Account and bonus per mortgage. Account will be closed after bonus is paid. Excess funds will be transferred to the share account.

<table>
<thead>
<tr>
<th>Savings Utilized for Down Payment</th>
<th>Bonus Payment</th>
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</thead>
<tbody>
<tr>
<td>&lt; $5,000</td>
<td>$0.00</td>
</tr>
<tr>
<td>$5,000 up to $9,999.99</td>
<td>$250.00</td>
</tr>
<tr>
<td>$10,000 up to $19,999.99</td>
<td>$500.00</td>
</tr>
<tr>
<td>$20,000 up to $29,999.99</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>$30,000 up to $39,999.99</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>$40,000 up to $49,999.99</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>$50,000 or more</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>

Withdrawal Penalty: Withdrawals are permitted. An early withdrawal fee of $15.00 will be assessed, except in the case of withdrawals for down payments.

Interest Rate Information: Interest rate and APY are variable and subject to change at any time.

Compounding and Crediting of Interest: Interest will be compounded and credited monthly based on the average daily balance in your account. You must deposit $5.00, the par value...
of one share in the Credit Union, in order to open a Homebuyer Savings Account. A minimum average daily balance of $25.00 is required to earn interest.

Transaction Limitations: During any statement period you may make unlimited withdrawals in person or at the ATM. You will be permitted to make no more than 6 combined pre-authorized, automatic, telephone, fax or internet banking transfers per month from your Homebuyer Savings Account to another of your Metro deposit accounts or to third parties.

Regular Savings Account

Compounding and Crediting of Interest: Interest will be compounded and credited monthly based on the average daily balance in your account. You must deposit $5.00, the par value of one share in the Credit Union, in order to open a Regular Savings Account. A minimum average daily balance of $25.00 is required to earn interest.

Minimum Balance: If the month end balance of this account drops below $150.00 and there is no associated loan product, a $2.00 monthly low balance fee will be assessed. This monthly low balance fee will be waived if you are 18 years of age or younger, or 65 years of age or older or if you have a Plus, Preferred or Premier Advantage relationship.

Transaction Limitations: During any statement period you may make unlimited withdrawals in person or at the ATM. You will be permitted to make no more than 6 combined pre-authorized, automatic, telephone, fax or internet banking transfers per month from your Regular Savings Account to another of your Metro deposit accounts or to third parties.

Certificate of Deposit

Your Certificate of Deposit will mature on: __________________

Compounding and Crediting of Interest: Interest will be compounded daily and credited monthly on all Certificates of Deposit whose maturity term is one year or longer. Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Certificates with a maturity term of less than one year will not be compounded. These Certificates will be paid simple interest at maturity based upon the average daily balance in your account.

Minimum Deposit: You must deposit a minimum of $500.00 to open a Certificate of Deposit.

Early Withdrawal Penalties: You may withdraw all or some of the principal balance in your Certificate of Deposit account prior to maturity. Any withdrawals before maturity are subject to penalty, but you will be credited with all interest earned on funds withdrawn prior to maturity, such interest to be credited at the next scheduled interest declaration date. Interest credited to your Certificate may be withdrawn at any time, without penalty, but the APY disclosed for your account assumes all interest will remain in the account until maturity.

A withdrawal prior to maturity will reduce earnings and your APY will be lower than the disclosed yield.

If your account has a maturity date of one year or less we will impose a penalty equal to 1 month of interest on the principal amount withdrawn.

If your account has a maturity date of more than one year we will impose a penalty equal to 3 months of interest on the principal amount withdrawn.

There is no penalty for early withdrawal in the event that a sole Certificate owner dies or becomes mentally incompetent. If the account is in two or more names, however, and one owner dies or becomes mentally incompetent, the account will remain in effect until its scheduled maturity under the remaining joint owner’s name(s).

Transaction Limitations:
- You may only withdraw interest credited in the term before maturity of that term without penalty.
- Once your account is opened you may not make additional deposits until the maturity date stated on the account.

Account Renewal: You may renew, transfer, add additional funds, make other changes or close your Certificate Account at maturity. You will be asked to instruct the Credit Union, by mail, telephone or in person of your choice. Your request must be received within the allowable grace period of ten (10) days from the maturity date.

You will be notified in writing at least thirty (30) days before the maturity date of your Certificate and, unless you instruct the Credit Union prior to maturity that your account is not to be renewed, or the Credit Union notifies you otherwise, your Certificate will, at maturity, be automatically renewed for a similar term at the then effective interest rate.

Every notice of maturity will either state the interest rate which will apply to the Certificate account upon renewal or, if the renewal rate has not been determined, the notice will state the date that the renewal rate will be set and include a telephone number which you can call to learn what the interest rate and APY applicable to your renewal term will be.

IRA Accumulator Accounts

This savings account is an Individual Retirement Account that accrues interest in the following manner:

Compounding and Crediting of Interest: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Interest is compounded daily and paid monthly.

Minimum Balance: There is a $25.00 minimum balance requirement to earn interest at the stated IRA account rate and APY. A minimum deposit of $10.00 is required to open the account.

Transaction Limitations: Withdrawals from IRA Accumulator Accounts are subject to special limitations and rules established by federal laws as to all IRA accounts, and such limitations are described in our application form. Please request this form if you are interested in opening an IRA Accumulator Account.

Fixed Rate Club Accounts

Interest rates on Club Accounts can be changed at the beginning of the contract period according to Massachusetts General Laws, Chapter 171, Section 33 and cannot be higher than the Regular Savings Account. The contract period for Christmas Club Accounts is October 1st to September 30th. The contract period for Vacation Club Accounts is May 1st to April 30th.

Early withdrawals are permitted. An early withdrawal fee of $15.00 will be assessed.

Maximum balance permitted on Club Accounts is $10,000.00 per account, per contract period.

Minimum Balance: here is a minimum $25.00 balance requirement to earn interest at the stated Club Account rate and APY. A minimum deposit of $10.00 is required to open the account. Interest will be compounded and credited monthly based on the average daily balance in your account.
Notice of Certain Changes Pertaining to Accounts

We will notify you in writing at least 30 days prior to the effective date of changes as described below which will reduce your APY or otherwise adversely affect your account:

- The frequency of compounding interest
- The frequency of crediting interest
- Minimum balance requirements
- Fees, charges or penalties

We will not send you notice, however, of any change in the interest rate or APY applicable to any account where the interest rate is subject to change from time to time, although notice of changes in interest rates will be available in the Credit Union's offices. Also, no notice of changes for printing of Checking Account checks will be sent.

General Policies and Procedures

We may refuse a withdrawal request if any documents or identification we or the law requires in connection with the withdrawal have not been presented. Interest will start to accrue based upon the ending balance in your account each day.

The time when non-cash deposits may be withdrawn or otherwise become available for use is governed by the Credit Union's funds availability policy, a copy of which is available upon request. By opening and maintaining an account with the Credit Union you have agreed to the Bylaws of the Credit Union and any amendments thereto, a copy of which may be obtained from the Credit Union. To open an account you must deposit at least $5.00, the par value of a share of the Credit Union. By law, the Credit Union may accept deposits only from persons who are members or who are eligible to become members, or certain other persons or entities. If you are unsure whether you're eligible to join the Credit Union, please contact a member service representative. Should you have any questions about these disclosures, about our current interest rates, annual percentage yields, or otherwise, please call 877-MY-METRO or stop by any of our branch offices.

Right of Off-Set

The Credit Union reserves the right of off-set, which means that, under most circumstances, we have the right to use funds in your deposit account to pay any debts or amounts you owe us, even if withdrawal results in an interest penalty or dishonor of subsequent checks. For joint accounts, the Credit Union may exercise its rights against the entire balance to pay the individual debts of any owner of the account. Each joint owner agrees that the Credit Union may use the funds in his or her individual or joint accounts to satisfy obligations of the joint account. Any garnishment or other levy against your account(s) is subject to the Credit Union’s right to off-set and any security interest the Credit Union may have.

Fee Schedule

This Fee Schedule for all accounts sets forth fees and charges applicable as of April 1, 2011. This schedule is incorporated as part of your account agreement with the Credit Union. You will be notified of changes to fees with the exception of Check Printing Fees.

Account Reconciliation and/or Research, Per Hour ........................................... $20.00

ATM or Debit Transactions
- Per Balance Inquiry at non-Metro ATMs ........................................... $1.75
- Per Withdrawal, Advance or Transfer at non-Metro ATMs ..................... $1.75
- Per Denial Transaction at non-Metro ATMs ........................................... .50¢
- ATM/Debit Card Replacement ............................................................... $12.00
- ATM Research Fee (Varies) ..................................................................... $5.00

Certified Check ....................................................................................... $10.00

Copy of Check, Personal Money Order, Third Party
- Metrocreditline, Payroll Share Withdrawal, Loan Disbursement ...............$15.00

Checks Returned
- Deposited or Cashed on Account .......................................................... $5.00
- Loan and Mortgage Payments .............................................................. $28.00

Dormant Account (No activity for 3 Years) .................................................... $50.00

Early Account Closure (Within first 90 days) ................................................ $10.00

Early Withdrawal Fee from Club Account .................................................... $15.00

eChecking 10 Check Fee (For every check over 10) .................................... $1.00

Excessive Transaction Fee (Appplies to all Money Market and Savings Accounts)
- For each transaction (checks, telephone, online & preauthorized transfers) over 6 ............................................................... $10.00

Foreign Check Collection ............................................................................ $10.00

Inactivity Fee – (per month fee assessed after three months of inactivity)
- Checking Accounts .................................................................................. $12.00

Individual Retirement Accounts (IRA)
- Annual IRA Plan Fee (No charge for Educational IRAs) ........................... $15.00
- Transfer Out/Close Out Fee ..................................................................... $25.00

Levy, Lien, Writ and Attachment (each) ...................................................... $50.00

Low Balance Fee
- Maintenance Fee, Regular Savings (Fee if month-end balance is less than $150.00 and there is no associated loan product or the member is not a Plus, Preferred or Premier Advantage Member) .................... $2.00
- Money Market Account (Fee if month-end balance is less than $2,000.00 and no associated loan product) ............................... $5.00
- High Yield Savings Account – (If withdrawal is less than $10,000) ......... $25.00

Metro Sweep – Overdraft Protection from a Deposit Source
- Check Overdraft Fee ............................................................................. $5.00

Money Order .............................................................................................. $3.00

Monthly Maintenance Fee
- Advantage Checking (Combined balances less than $2,500) ...................... $11.00
- eChecking (Without direct deposit) ........................................................ $11.00
- My Reward Checking (Without direct deposit) ......................................... $2.25
- Prestige Checking (Combined balances less than $25,000) ....................... $27.00
- Value Checking (Average daily balance less than $500) ......................... $6.00

NSF Fee (Insufficient Funds) (Checking, ATM/Debit, EFT, MMA, Metro Credit Line, Home Equity Line of Credit) ................................................. $28.00

Official Credit Union Check ....................................................................... $5.00

Overdraft Protection Annual Fee ................................................................. $25.00

Paid NSF Fee (Courtesy Pay) ...................................................................... $28.00

Reference Letter/Verification of Deposit ...................................................... $5.00

Reproduction of Statements (Per statement) ................................................ $5.00

Share Fee
- Minimum Withdrawal Fee, High Yield Savings Account (If withdrawal is less than $10,000) .......................................................... $25.00

Share Withdrawal
- By Phone or Mail Per Check .................................................................... $3.00
- Under $100.00 an additional ............................................................... $2.50
- Stop Payment .......................................................................................... $25.00

Temporary Checks (minimum of 4) ............................................................. 25¢

Traveler's Checks (cost per $100) ................................................................. $1.00

Western Union Fees
- Incoming Wire ....................................................................................... $10.00
- Outgoing Wire ....................................................................................... $25.00

Rev. Date #4034 (4/11)
Metro Credit Union

Electronic Banking Services

Electronic Fund Transfer Disclosure
You have subscribed to electronic banking services if you have:
1. Requested or have a Metro Automated Teller Machine (ATM) card or Metro VISA Check Card (debit card), both referred to in this Agreement as “Card”.
2. Pre-authorized the periodic transfer of funds from your account to third parties.
3. Authorized direct deposits to your account.
4. Plans to use our Telephone Banking or Online Banking service.
5. Authorized a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills (Electronic Check Conversion).

Your use of the above services to which you have subscribed will be subject to the terms and conditions of this Agreement.

The U.S. Congress enacted the Electronic Fund Transfer Act and the Massachusetts Legislature enacted Chapter 167B of the Massachusetts General Laws that define the rights and responsibilities of the Credit Union in providing electronic fund transfer services, and your rights and responsibilities as a consumer utilizing these services.

Metro ATM and Debit Card
Disclosure of Consumer’s Liability for Unauthorized Transfer
If you believe your card or Personal Identification Number (“PIN”) has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, or if you believe that an electronic fund transfer has been made without your permission using information from your check, notify us at once:

- Call 877-MY-METRO from 9:00 a.m. to 5:00 p.m. Monday through Friday
- Call (617) 594-6439 before or after banking hours and on weekends
- Send letter to: 200 Revere Beach Parkway, Chelsea, MA 02150

Notify us AT ONCE if you believe your Card or PIN has been lost, stolen or used without your permission. Telephoning is the best way of minimizing your losses. You can lose no more than $50 if you give us timely notice of a lost or stolen Card or a disclosed PIN and someone uses your Card or PIN without your permission. Please notify us as soon as you are aware of any possible loss or theft. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Illegal Use Internet Gambling
Your Card and/or Account may not be used for any illegal activity or transaction. Further, you may not utilize your Card and/or Account for the purchase of any goods or services on the Internet that involves gambling of any sort. Such transactions include, but may not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gambling chips or off-track betting or wagering. However, in the event that a charge is approved and processed, you will be responsible for such charges.

Business Days
Our business days are Monday through Friday, excluding Credit Union holidays.

Use of Your Card or Electronic PIN
By using your Card or PIN, you agree that:

a. Ownership of Card/PIN Security
Your Card is not transferable and remains the property of the Credit Union. You agree to return the Card to us immediately upon our request.

b. Minimum Balance A minimum account balance of $5 is required in order to qualify for Card privileges.
Metro Credit Union
Electronic Banking Services (Cont’d)

Metro’s Telephone Banking
When you use Telephone Banking, the following transactions are available on your designated account(s) using your Telephone Banking PIN:

a. Transfers
   You may transfer funds between your designated deposit accounts.

b. Payments on Metro Loans
   You may make a payment on your loan with us by transferring funds from your deposit account.

c. Balance Inquiries
   You may make balance inquiries on your designated account(s). This balance may not reflect the most recent transactions involving your account.

d. Account Information
   You may obtain information on recent deposits and withdrawals, interest rates and earnings.

e. Withdrawals
   You may request a withdrawal by check. Withdrawal checks are made payable to the account holder(s) only.

Metro’s Online Banking
If you use Metro’s Online Banking, the following transactions are available on your designated account(s):

a. Transfers
   You may transfer funds between your designated deposit accounts. These funds will be available on the date selected for transfer.

b. Payments on Metro Loans
   You may make a payment on your loan with us by transferring funds from your deposit account.

c. Balance Inquiries
   You may make balance inquiries on your designated account(s). This balance may not reflect the most recent transactions involving your account.

d. Account Information
   You may make payments to third parties from your designated checking account(s).

e. Bill Payments
   You may make payments to third parties from your designated checking account(s).

Electronic Communications
If you are an Online Banking Member, you agree that we may communicate with you by electronic means. This means that we may send you electronic messages regarding your account or Online Banking services. These messages may include any disclosures required by applicable federal or state law or regulation. For example, if you assert an electronic transaction error in your account, we may communicate the results of our investigation via email. If you verbally or electronically communicate to us an assertion of error, we may require you to confirm your claim in writing. You should check your email messages frequently for important information about your account or Online Banking services. You will be deemed to have received any information, including any required disclosure, as of the date we transmit such information to you.

For further information on these and other Metro Online Banking options please refer to the Online Banking agreement.

Automated Clearing House (ACH) or Electronic Transfer
You may make arrangements for the ACH or Electronic Transfer of funds to or from your designated account(s) as follows:

a. You may authorize a third party, such as a government agency or your employer, to periodically make deposits to your account.

b. You may authorize the periodic transfer of funds from your designated checking account to pay your obligations to third parties.

There may be other limits or fees in our agreements with you concerning your account(s), ATM or Debit Card, Telephone or Online Banking. Please consult your account disclosure and fee schedule. You may contact us during business hours at 877-MY-METRO for current rates and fees. We reserve the right to limit or refuse to complete transactions for security reasons. Addenda information will be made available, at the request of the Receiver, the second banking day following the settlement date of the entry.

Disclosure of Account Information to Third Parties
To protect your privacy, we will not disclose any information about you or your account to any person, organization, or agency except:

1. For certain disclosures necessary for the completion of a transfer; or

2. For verification of the condition and existence of your account for a credit bureau or merchant; or

3. To persons authorized by law in the course of their official duties; or

4. To our employees, auditors, service providers, attorneys or collection agents in the course of their duties; or

5. Pursuant to a court order or lawful subpoena; or

6. To a consumer reporting agency as defined in Chapter 93 of the Massachusetts General Laws; or

7. By your written authorization which shall automatically expire after 45 days. If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within 3 days after we have discovered that an unauthorized disclosure has occurred.

Right to Receive Documentation of Transaction
Depending on the type of electronic transaction conducted, you will be able to obtain one of the following forms of documentation each time a transaction occurs:

a. Terminal Transfers
   You will have the option to receive a receipt at the time you make any transfer to or from your account using our ATMs or a purchase using our Debit Card.

b. Pre-authorized Credits
   If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, either the person or company making the deposit will notify you each time they send Metro the deposit or you can call us at 877-MY-METRO to find out whether or not the deposit has been credited to your account.

c. Notice of Varying Amounts
   If regular payments from your account will vary in amount, the person or company you are going to pay will notify you 10 days before each payment, detailing when it will be made and how much it will be.

d. Periodic Statements
   You will receive monthly account statements unless there are no electronic transfers in a particular month. In any case, you will receive statements at least quarterly.
Metro Credit Union  
Electronic Banking Services (Cont’d)

Documentation as Evidence
Any of the above documentation provided to you that indicates an electronic funds transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

Limitation of Credit Union’s Responsibility
The card and associated electronic banking services are made available for your convenience and, except to the extent provided by applicable law:

1. Metro will not be liable for the unavailability or failure to operate all or any part of the electronic banking services system, including any Point of Sale terminal, card authorization terminal or other link in the authorization system;

2. We will also not be liable for the refusal of any merchant or bank to honor a Card; and

3. We will not be liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of your Card at any terminal.

Prior Authorization Required
We may require the merchant or bank that honors your Card to obtain prior authorization for any transaction over a certain dollar amount, which is set at our discretion and may be changed from time to time.

Authorizations to Result in Holds on Funds in Your Account
We reserve the right to place a hold on your account based on the authorization prior to settlement (the actual posting of the transaction to your account). This could result in an overdraft if sufficient funds are not available in your account to cover both the hold and any checks or other items posting to the account.

Cash Refunds on Purchases Not Available
We will not make cash refunds on purchases. Any claim or defense for purchases must be handled by you directly with the merchant or other business establishment which accepted your Card. You may not assert disputes you may have with a merchant against us, as, for example, when you believe that the goods or services paid for with your Card were defective, not delivered or not as promised. Any such dispute is solely between you and the merchant, and you must still pay the total amount of the sales draft plus any appropriate charges we may be authorized to make. Any merchant credit vouchers for returns or adjustments will be credited to your designated account when received by us.

International Transactions
Purchases and cash withdrawals made in international countries and international currencies using your Card will be charged to your account in U.S. dollars. The conversion will be made by an international bank in accordance with the applicable operating regulations for international transactions. The conversion rate may not be the same as on the transaction date.

Right to Stop Payment Procedure and Financial Institution’s Liability for Failure to Stop Payment
If you have told us in advance to make regular payments from your account, you can stop any of these payments by notifying us at least 3 business days before the payment is scheduled to be made. You can notify us by:

- Phone at 877-MY-METRO, or
- Letter to: 200 Revere Beach Parkway, Chelsea, MA 02150

If you call, we may send you a form and require you to put your request in writing and return the form to us within 14 days after your initial call.

Liability for Failure to Stop Payment of a Pre-authorized Transfer
If you properly order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in this disclosure, effectively eliminate your ability to stop payment of the transfer.

Unless otherwise provided in this disclosure or accompanying statement, you may not stop payment of electronic fund transfers; therefore, you should not employ electronic access unless you are satisfied that you will not need to stop payment.

Financial Institution’s Liability for failure to make Electronic Fund Transfers
If we do not properly complete a transfer to or from your account on time or in the correct amount according to our agreement with you and if you have properly instructed us to do so, we will be liable for your losses or damages.

However, there are certain exceptions:

1. If, through no fault of ours, your account does not contain sufficient available funds to make the transfer.

2. If the transfer would go over the credit limit on your line of credit.

3. If the ATM where you are making the transfer does not have enough cash.

4. If the system was not working properly and you knew about the breakdown when you started the transfer.

5. If the funds in your account are subject to legal process or other encumbrance restricting transfer.

6. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

7. If we are legally restricted from transferring the funds in your account.

8. If we have reason to believe that you or someone else is attempting to make a transfer for fraudulent or illegal purposes.

There may be other exceptions stated elsewhere in this or another agreement with you or imposed by applicable law. The foregoing is a summary of our liability as provided by federal and state law if we fail to complete transfers. It is provided for your information and is not intended to affect our or your rights under those laws.

In Case of Error or Questions about your Electronic Transfers
If you think your statement, a receipt or a Pre-authorized transaction reflected on a separate statement is incorrect, or if you need more information about a transfer listed on your statement, receipt, or a Pre-authorized transaction, you can contact us by:

- Phone at 877-MY-METRO
- Send letter to: 200 Revere Beach Parkway, Chelsea, MA 02150
For Metro to research a suspected error you must contact us no later than 60 days after we sent you the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about as clearly as you can and why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. If you notify us verbally, we have the right to require you to send us your complaint or question in writing within 10 business days following the date you notified us.
5. We will report to you the result of our investigation within 10 calendar days following the date you notified us.
6. We will correct any error promptly. If we need additional time, we may take up to 45 business days for domestic transactions and 90 days for international transactions to investigate your complaint or question following the date you notified us.
7. If we decide to use more time to investigate, we will re-credit your account the amount in dispute within 10 calendar days following the date we were notified. You will have the use of this money during the extended investigation.
8. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days following your oral notification, we may not re-credit your account.
9. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation.
10. You may ask for copies of the documents that we used in our investigation.

Termination of Electronic Services
The Credit Union may terminate any of its electronic banking services, or revoke your Card at any time by sending written notice to you.

You may terminate an electronic funds banking service by:
- Phone at: 877-MY-METRO, or
- Letter to: 200 Revere Beach Parkway, Chelsea, MA 02150

If you no longer wish to use your Card, cut the Card(s) in half and forward it to us at the above address. If you wish to cancel your transaction capability through Telephone Banking or Online Banking services, you must notify the Credit Union in writing at the above address.

We are unable to terminate any agreement which you may have initiated with another financial institution or company. Please contact that organization directly.

Electronic Funds Disclosure Pursuant to UCC4A
Metro may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the Commonwealth of Massachusetts as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Credit given by Metro Credit Union to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such a final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, Metro is not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Rev. Date: #4017 (3/11)
Your Ability to Withdraw Funds

Our policy is to make funds available from your cash and check deposits as soon as possible. In some circumstances there will be a delay in the availability of funds from deposits made to your Metro account. During the delay, you may not withdraw the funds in cash and Metro will not use the funds to pay checks that you have written.

Availability of a Deposit

Funds availability is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before the close of business on a business day that we are open (or by 2:00 pm at a Metro ATM), we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business on a business day that we are open, (or after 2:00 pm at a Metro ATM) or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit
- Cash
- Wire transfers
- Checks drawn on Metro Credit Union with available funds made payable to you
- Payroll checks drawn on Metro@work companies

Next-Day Availability

Funds from the following deposits, made in person to one of our employees, are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Commonwealth of Massachusetts and local government checks payable to you*
- Cashier’s, Certified, Traveler’s checks and Teller’s checks that are payable to you*
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you*

*If the deposit is not made in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after we receive it.

Other Check Deposits

Our policy is to make funds from checks available as follows:

The first $100 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on a Monday, $100 of the deposit is available on Tuesday. The remaining $600 is available on Wednesday.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than $5,000 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as computer failure

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Same Day Availability – no special rules apply.

Next-Day Availability

Funds from deposits of the first $5,000 of a day’s total deposits of the following types, made in person to one of our employees, are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Commonwealth of Massachusetts and local government checks payable to you
- Cashier’s, Certified, Traveler’s checks and Teller’s checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you

The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines (ATMs) not owned and operated by Metro Credit Union

Funds from any deposits (cash or checks) made at ATMs we do not own and operate will not be available until the second business day after the day of your deposit. This rule does not apply at ATMs that we own and operate. For a complete listing of Metro ATMs, please refer to our website at www.metrocu.org.

Rev. Date #4015 (2/10)
**FACTS**

**WHAT DOES METRO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our member, we continue to share your information as described in this notice.

**How?**

All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Metro Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Metro Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?**

Call 877-MY-METRO
<table>
<thead>
<tr>
<th>What we do</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does Metro Credit Union protect my personal information?</strong></td>
</tr>
<tr>
<td><strong>How does Metro Credit Union collect my personal information?</strong></td>
</tr>
<tr>
<td><strong>Why can’t I limit all sharing?</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affiliates</strong></td>
</tr>
<tr>
<td><strong>Nonaffiliates</strong></td>
</tr>
<tr>
<td><strong>Joint marketing</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other important information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metro Credit Union complies with CMR 201.17.00: standards for the protection of personal information of residents of the Commonwealth of Massachusetts.</td>
</tr>
<tr>
<td>Service Description</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>ATM or Debit Transactions</td>
</tr>
<tr>
<td>Per Balance Inquiry at non-Metro ATMs</td>
</tr>
<tr>
<td>Per Withdrawal, Advance or Transfer at non-Metro ATMs</td>
</tr>
<tr>
<td>Per Denial Transaction at non-Metro ATMs</td>
</tr>
<tr>
<td>ATM/Debit Card Replacement</td>
</tr>
<tr>
<td>Check Returned</td>
</tr>
<tr>
<td>Deposited or Cashed on Account</td>
</tr>
<tr>
<td>Loan and Mortgage Payments</td>
</tr>
<tr>
<td>Early Account Closure (Within first 90 days)</td>
</tr>
<tr>
<td>Excessive Transaction Fee Applies to all Money Market and Savings Accounts. For each transaction (checks, telephone, online &amp; preauthorized transfers) over 6</td>
</tr>
<tr>
<td>Foreign Check Collection</td>
</tr>
<tr>
<td>Inactivity Fee – Applies to Checking accounts. Per month fee assessed after three months of inactivity</td>
</tr>
<tr>
<td>Individual Retirement Accounts (IRA)</td>
</tr>
<tr>
<td>Annual IRA Plan Fee (No charge for Educational IRAs)</td>
</tr>
<tr>
<td>Transfer Out or Close Out</td>
</tr>
<tr>
<td>Low Balance Fee</td>
</tr>
<tr>
<td>Maintenance Fee, Regular Savings (Fee if month-end balance is less than $150.00 and there is no associated loan product)</td>
</tr>
<tr>
<td>Money Market Account (Fee if month-end balance is less than $2,000.00 and no associated loan product)</td>
</tr>
<tr>
<td>Metro Sweep – Overdraft Protection from a Deposit Source</td>
</tr>
<tr>
<td>Overdraft Protection Annual Fee</td>
</tr>
<tr>
<td>Share Withdrawal</td>
</tr>
<tr>
<td>By phone or mail, per check</td>
</tr>
<tr>
<td>If under $100.00</td>
</tr>
</tbody>
</table>
### METRO CREDIT UNION SERVICE FEE SCHEDULE
#### EFFECTIVE APRIL 30, 2011

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Reconciliation and/or Research, Per Hour</td>
<td>$20.00</td>
</tr>
<tr>
<td>ATM or Debit Transactions</td>
<td></td>
</tr>
<tr>
<td>Per Balance Inquiry at non-Metro ATMs</td>
<td>$1.75</td>
</tr>
<tr>
<td>Per Withdrawal, Advance or Transfer at non-Metro ATMs</td>
<td>$1.75</td>
</tr>
<tr>
<td>Per Denial Transaction at non-Metro ATMs</td>
<td>$0.60</td>
</tr>
<tr>
<td>ATM/Debit Card Replacement</td>
<td>$12.00</td>
</tr>
<tr>
<td>ATM Research Fee</td>
<td>Varies</td>
</tr>
<tr>
<td>Certified Check</td>
<td>$10.00</td>
</tr>
<tr>
<td>Copy of Check, Personal Money Order, Third Party</td>
<td>$15.00</td>
</tr>
<tr>
<td>Metrocreditline, Payroll Share Withdrawal, Loan Disbursement</td>
<td></td>
</tr>
<tr>
<td>Check Returned</td>
<td></td>
</tr>
<tr>
<td>Deposited or Cashed on Account</td>
<td>$5.00</td>
</tr>
<tr>
<td>Loan and Mortgage Payments</td>
<td>$28.00</td>
</tr>
<tr>
<td>Dormant Account (No activity for 3 years)</td>
<td>$50.00</td>
</tr>
<tr>
<td>Early Account Closure (Within first 90 days)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Early Withdrawal Fee from Club Account or</td>
<td></td>
</tr>
<tr>
<td>Home Buyer Savings Account</td>
<td>$15.00</td>
</tr>
<tr>
<td>eChecking 10 Check Fee (For every check over 10)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)</td>
<td></td>
</tr>
<tr>
<td>For each transaction (Checks, telephone, online &amp; preauthorized transfers) over 6</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Check Collection</td>
<td>$10.00</td>
</tr>
<tr>
<td>Inactivity Fee – (Per month fee assessed after three months of inactivity)</td>
<td></td>
</tr>
<tr>
<td>Checking Accounts</td>
<td>$12.00</td>
</tr>
<tr>
<td>Individual Retirement Accounts (IRA)</td>
<td></td>
</tr>
<tr>
<td>Annual IRA Plan Fee (No charge for Educational IRAs)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Transfer Out/Close Out Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Levy, Lien, Writ and Attachment (Each)</td>
<td>$50.00</td>
</tr>
<tr>
<td>Low Balance Fee</td>
<td></td>
</tr>
<tr>
<td>Maintenance Fee, Regular Savings (Fee if month-end balance is less than $150.00 and no associated loan product or the member is not a Plus, Preferred or Premier Advantage Member)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Money Market Account (Fee if month-end balance is less than $2,000.00 and no associated loan product)</td>
<td>$5.00</td>
</tr>
<tr>
<td>High Yield Savings Account – (If at any time during the month the end of the day balance falls below $10,000)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Metro Sweep – Overdraft Protection from a Deposit Source</td>
<td></td>
</tr>
<tr>
<td>Check Overdraft Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Money Order</td>
<td>$3.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td></td>
</tr>
<tr>
<td>Advantage Checking (Combined balances less than $2,500)</td>
<td>$11.00</td>
</tr>
<tr>
<td>eChecking (Without direct deposit)</td>
<td>$11.00</td>
</tr>
<tr>
<td>My Reward Checking (Without direct deposit)</td>
<td>$22.00</td>
</tr>
<tr>
<td>Prestige Checking (Combined balances less than $25,000)</td>
<td>$27.00</td>
</tr>
<tr>
<td>Value Checking (Average daily balance less than $500)</td>
<td>$6.00</td>
</tr>
<tr>
<td>NSF Fee (Insufficient Funds) (Checking, ATM/Debit, EFT, MMA, Metro Credit Line, Home Equity Line of Credit)</td>
<td>$28.00</td>
</tr>
<tr>
<td>Official Credit Union Check</td>
<td>$5.00</td>
</tr>
<tr>
<td>Overdraft Protection Annual Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Paid NSF Fee (Courtesy Pay)</td>
<td>$28.00</td>
</tr>
<tr>
<td>Reference Letter/Verification of Deposit</td>
<td>$5.00</td>
</tr>
<tr>
<td>Reproduction of Statements (Per statement)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Share Fee</td>
<td></td>
</tr>
<tr>
<td>Minimum Withdrawal Fee, High Yield Savings Account</td>
<td></td>
</tr>
<tr>
<td>(If withdrawal is less than $10,000)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Share Withdrawal</td>
<td></td>
</tr>
<tr>
<td>By Phone or Mail Per Check</td>
<td>$3.00</td>
</tr>
<tr>
<td>Under $100.00 an additional</td>
<td>$2.50</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$25.00</td>
</tr>
<tr>
<td>Temporary Checks (Minimum of 4)</td>
<td>$0.25</td>
</tr>
<tr>
<td>Traveler’s Checks (Cost per $100)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Western Union Fees</td>
<td>Varies</td>
</tr>
<tr>
<td>Incoming Wire</td>
<td>$10.00</td>
</tr>
<tr>
<td>Outgoing Wire</td>
<td>$25.00</td>
</tr>
</tbody>
</table>