

Houston Metropolitan
Federal Credit Union

www.hmefcu.org



Early
2016

Met-Connect

HMFCU Awarded \$1.5 Million Grant

After much hard work, we are proud to announce that HMFCU is the recipient of a grant by the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund. HMFCU is a recognized CDFI with the mission of offering affordable financial products and services that meet the unique needs of economically underserved communities.

"Access to affordable financial products and services is critical to families and individuals who find themselves in an ever-widening circle of debt," says HMFCU President/CEO Malcolm Rene. "One of the opportunities we see with these grant funds will be to attract those...who are currently unbanked to the many services offered by our credit union.

"These grant funds will allow us to expand our offerings to our current member-owners and potential member-owners," says Rene. "CDFIs can be a real 'lifeline' in communities: in 2014 alone, CDFIs in the U.S. financed over 28,000 affordable housing units and over 9,000 small businesses and provided financial education services to over a quarter million individuals and families."

"I knew the Treasury Department's CDFI program had a mission fairly identical to ours," says Barbara Stephens, retired HMFCU President/CEO. "Credit unions are committed to the financial health of their members and their communities as a whole. These grant funds will go a long way towards stabilizing the finances of a lot of low-income families, and we are thrilled to be part of that."

The CDFI grant totals \$1,456,250. Disbursement will take place in 2016 grant cycle.

Annual Meeting

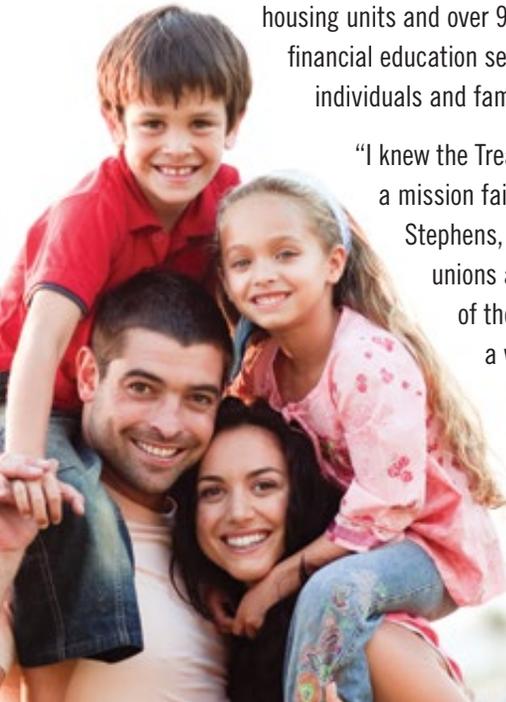


HMFCU will hold its annual meeting on **Thursday February 11 at 5 PM** at the E.B. Cape Center located at 4501 Leeland Street Houston, TX 77023. We are seeking nominations of qualified candidates to represent our membership and run for election to our Board of Directors. Submit your request along with a resume by January 29th to nominations@hmefcu.org or HMFCU, ATTN. Nominating Committee, PO BOX 16070, Houston, TX 77222-6070.

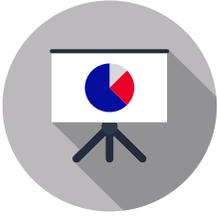
New President-CEO

HMFCU is pleased to welcome our new President-CEO Malcolm Rene. Malcolm has worked in the financial services industry for over 22 years, including his most recent position as executive vice president and chief financial officer at United Community Credit Union where he managed all strategic activities of the credit union, including lending, investments, accounting, marketing and business development.

"HMFCU has a great reputation for really caring about its members, and I look forward to continuing that strong tradition of service in the future," Malcolm says. Malcolm holds a bachelor's degree in business administration with a major emphasis in finance from Northwestern State University and is a graduate of the CUNA Management School at Texas Christian University.



Financial Education Seminars



In 2015, Houston Metropolitan Federal Credit Union was able to offer Financial Education Seminars at the City of Houston Public Works and Engineering building at 611 Walker Street. We had great topics such as “You and Your Credit Score”, “The Story of Investing” and “Car Buying Basics.” We had almost 1,000 attendees to our seminars in 2015 and we are going

to continue working hard to bring you dynamic speakers and engaging topics in 2016. Visit www.hmefcu.org/seminar for a listing of past presentations as well as upcoming seminars.

Love Your Savings.



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Houston Metropolitan FCU is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- » Receive a 10% discount (15% discount for business members) on select regularly priced Sprint® monthly data services. Plus, enjoy waived activation fees on new lines and upgrade fees (\$36 savings each).
- » Get the safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- » Save up to \$15 on TurboTax® federal tax products.
- » Save on services for your home from ADT®, DIRECTV®, Allied and more.
- » Earn cash back when you shop at over 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save. Start saving today at www.LoveMyCreditUnion.org.

*Based on individual roadside assistance plan.

Never Forget Your PIN Again!

You can now choose your own PIN (personal identification number) on your HMFCU Debit/ATM card with just a phone call! If you like the PIN you have now, great! There's no need to change it.

When you have your Debit/ATM card, just call 1 (800) 567-3451 and follow the prompts. We'll ask you a few questions to verify you are the card holder.

You'll then be asked to select your unique PIN. This activates your card, and you're ready to go!



★ Holiday Hours & Closings for 2016

January 1 – New Year's Day

January 18 – Martin Luther King, Jr. Day

May 30 – Memorial Day

July 4 – Independence Day

September 5 – Labor Day

November 11 – Veterans Day

November 24-25 – Thanksgiving Holiday

December 23-26 – Christmas Holiday

★ Branch Locations & Contact Information

MAIN OFFICE

608 East Tidwell Rd.
Houston, TX 77022

Phone: (713) 699-0795
1 (888) 271-6035
Fax: (713) 699-0581

BRANCH OFFICE

611 Walker St., 1st Floor
Houston, TX 77002

Phone: (713) 224-6566
1 (888) 221-8925
Fax: (713) 224-6844

ATM LOCATIONS

Corporate Office

608 E. Tidwell Rd.
Houston, TX 77022

Downtown Branch

Bob Lanier Building
611 Walker St.
Houston, TX 77002
(Garden Level)

Harris Health Services Systems

Administrative Offices
2525 Holly Hall St.
Houston, TX 77054

Smith Clinic

2525A Holly Hall St.
Houston, TX 77054

LBJ Hospital

5656 Kelly St.
Houston, TX 77026

Ben Taub Hospital

1504 Taub Loop
Houston, TX 77030
(Lobby and Cafeteria)



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