



Houston Metropolitan
Federal Credit Union

www.hmefcu.org

★
October
2014

Met-Connect

Visit Us All Over the World!

Did you know Houston Metropolitan FCU has over 5,000 locations worldwide? We have joined in a cooperative effort with credit unions to help bring convenience to our members. The CO-OP Shared Branch network gives you more than 5,000 branches and over 2,000 self-service locations in all 50 states, Puerto Rico, Guam, and military bases around the globe. You can access your accounts and conduct business nationwide at any of the participating credit union locations within the CO-OP Shared Branch network, just as if you were at your home branch. All you need is your member number and a government issued ID.

Visit us at either **611 Walker** or **608 E. Tidwell** or call us at **(713) 699-0795** to activate Shared Branching on your account which is available after 90 days of initial membership. Accounts must be in good standing during that period.

For a listing of all of the Shared Branches serving the Greater Houston area, visit hmefcu.org/sharedbranch.

Check Your Account From Anywhere

Earlier this year we added our MetBanking Mobile App but did you know you can also use SMS messaging to review your balance? To enable this free service*, logon to your MetBanking from any computer and go to the services tab and select mobile. Type in the phone number you want to use to check your balance and you'll be activated once you confirm your number! Visit hmefcu.org/mobile for more information.

And while you're there, if you haven't used our MetBanking Mobile App, download it and give it a try. You can check your balance, transfer funds between accounts, and find a branch or ATM. Available for iOS and Android.

**Standard messaging rates apply.*

Annual Meeting

MARK YOUR CALENDARS!

HMFCU will hold its annual meeting on **Tuesday February 3rd at 5PM** at the **E.B. Cape Center** located at 4501 Leeland St., Houston, TX 77023.

We will also be holding the annual Board of Directors election. David Miller and Linda Williams are up for re-election. If you are interested in running for a position on the Board of Directors, please submit your request along with a resume by January 28th at 5PM by email to nominations@hmefcu.org or by mail to:

**HMFCU
ATTN. NOMINATING
COMMITTEE
PO BOX 16070
HOUSTON, TX 77222-6070**

Thank you for being our member!

As a thank you to our members, we are proud to bring a special promotion to help throughout the year. This year we are continuing that tradition with our **Member Appreciation Loan**. If you have been a member for 1 year, you may be eligible for a loan up to \$1,000 at 14.99% for 12 months with minimal qualifications*. Submit your application by visiting one of our branches or going online to hmefcu.org/loanapp. Thank you for your continued support and loyalty!

**One Member Appreciation Loan per calendar year. Certain criteria and restrictions may apply.*

Need a Little Boost During The Holiday Season?



As is our annual holiday tradition around Houston Metropolitan Federal Credit Union, we are pleased to announce our **Member Holiday Loan Special**. You may be eligible for up to \$2,000 at 9% APR for 12 months*. It's only available for a limited time from **October 20th through December 5th**, so apply early at one of our locations or online at hmefcu.org/loanapp and beat the rush. To avoid delays with your application, please be sure to have your Direct Deposit set up with us before you apply. We want you to have everything you need to start your holiday shopping right on time!

**APR is annual percentage rate. Based on credit approval. Direct Deposit must be in effect before loan request is reviewed by CU personnel.*

A Special Gift for You!

Holiday shopping and travel can take a bite out of even the best-planned budget. At Houston Metropolitan FCU, we realize everyone needs a little help around the holidays and we are excited to bring a special service to all of our members. Here's your chance to **Skip-A-Payment** for the month of December 2014. Download your Skip-A-Payment form at hmefcu.org/skip to get started. The deadline to apply for your December Skip-A-Payment is November 21, 2014.

**Interest will continue to accrue on the unpaid balance, and will cause the maturity date on each loan to be extended. Please note payments on share secured, certificate, home equity, home improvement, mortgages, holiday, member appreciation, or workout loans may not be skipped. This program is not available for loans that are delinquent. Certain criteria and restrictions may apply.*

Let's Keep in Touch

Don't miss out on important updates from your credit union by joining our email newsletter. We send out news, tips, special promotions, and other great tidbits right to you. Don't worry about us cluttering up your inbox, we only send out a few emails a month. Sign up today on our homepage at hmefcu.org!



Giant Holiday Stocking Giveaway

It's that time again! We will be raffling off our Giant 8-ft Holiday Stocking at each of our branches so make sure you stop by and enter to win during the holiday season!

★ Holiday Hours and Closings for 2015	
January 1	New Year's Day
January 19	MLK Jr. Day
May 25	Memorial Day
July 3	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veteran's Day
November 26 - 27	Thanksgiving
December 24	Christmas Eve
December 25	Christmas Day
December 31	Close at 12 noon

★ 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, 1st Floor
Houston, TX 77002

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

ATM Locations

Corporate Office
608 East Tidwell Rd.
Houston, TX 77022

Downtown Branch
Bob Lanier Building
611 Walker
Houston, TX 77002
(Garden Level)

**Harris Health System
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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