

QUARTERLY NEWSLETTER MARCH 31, 2009

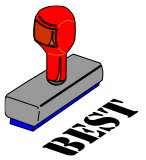
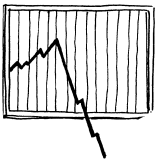
CREDIT UNIONS ARE THE “REAL DEAL”

Credit Unions are the “Real Deal” when it comes to serving their membership. Since the current financial crisis has hit the world marketplace, Banks, Savings Institutions and Investment Brokerage Dealers on Wall Street have suffered tremendous losses and a loss of confidence from the American people. It is not so with Credit Unions. Natural Person Credit Unions such as Metro Serve and others continue to be vibrant safe and sound financial institutions more and more consumers are going to for financial services. Consider bringing in your family members into your credit union or recommend Metro Serve to you co-workers.



WE HAVE: THE BEST RATES IN TOWN

Interest rates are at their lowest level in decades. It's nearly impossible to get a decent rate on a Share Certificate without having to go out nearly 8 to 10 years. That is, a decent rate by today's standards. Those standards are significantly lower than just a year ago. Let not your hearts be troubled though. Metro Serve still has the best rates in town. Consider:



“2” “SHORT TERM” SHARE CERTIFICATES OVER 3% INTEREST

That's right, while they last; we have the best rates in town for you to roll your maturing Credit Union Share Certificate into. Come to your Credit Union office in building #1 or call our member service department at 215-697-4618 or 215-697-2229 for complete information and details of how to roll-over your investments.

Incredible!



ANNUAL MEMBERS' MEETING

The annual members' meeting will take place on Thursday, April 23, 2009 at approximately 4:30 P.M. in the main cafeteria located in building #15 (attached to building #1). Retired members are cautioned to be on base prior to 3:30 P.M. (when the visitors' office closes). Refreshments will be available for the early attendees. Three board members are standing for re-election. Any member interested in competing for a board position and be on the ballot is required to call Chris at 215-697-4594 prior to April 20th for instructions. Dinner will be served to all members in attendance following the meeting.



YOUR DEPOSITS ARE INSURED "UP TO \$250,000.00"!

The National Credit Union Administration now insures member deposits in natural person credit unions' up to \$250,000.00. Please consider that fact when choosing where you deposit your investments. Remember, Credit Unions are the safest place for your money. We have never invested members' money in risky, convoluted and confusing instruments like what the Banks, Savings Institutions and Investment Brokers gambled their investors' money into.



YOU HAVE A "SECOND CHANCE" TO FINANCE YOUR CAR LOAN

If your automobile is financed outside of your credit union with a Bank or Finance Company, consider refinancing that "high price" car loan with a "low price" Credit Union car loan. Our rates are very low. No gimmicks, just low rates!



DO YOU KNOW ABOUT "AUDIO RESPONSE"

Since 1994, Metro Serve has offered to members the opportunity to access their credit union accounts through the use of their "**TELEPHONE**"! This is not a new service. In the age of the need for automatic information by consumers, most of our members still call our credit union staff when much of the basic information is available right over your telephone.



Access your share account, share draft/checking account, club accounts for current on-line balances. Access your monthly account history of checks paid from your share draft/checking account. COME TO YOUR CREDIT UNION OFFICE IN BUILDING #1 FOR MORE INFORMATION AND TO SIGN UP FOR OUR AUDIO RESPONSE PROGRAM.



MORTGAGE FUNDS ARE AVAILABLE

Are you looking for that first dream house, but financing is a problem? Banks and Mortgage Companies are not lending to everyone; only those with the most perfect credit scores. That's why it's important to use your credit union for home loan financing. Our mortgage company can take your application over the telephone. Call Jayne Ulshafer at 856-874-1000 for a pre-qualification authorization. Prices for homes in the region are falling and are likely to remain lower than their high's for quite some time. Now is the time to go out and look for the special home you want. Remember:



BANK ON YOUR CREDIT UNION