

Volume 2, Issue 1

January 2017



METROPOLITAN TEACHERS CREDIT UNION

THE REPORT CARD

MTCU News



Thursday, March 9, 2017

5:30 P.M.

1605 Jefferson Street

Join us for MTCU's Annual Meeting and Election.

Learn about our accomplishments for 2016 and learn what is on the horizon for 2017.

Come out and be a part of the democratic process and vote for your Board of Directors.

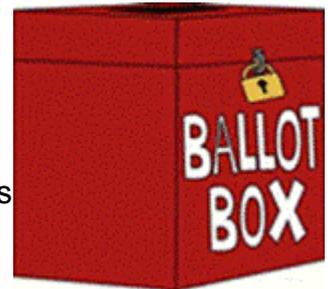
The Board of Directors is submitting the name of

Mr. James Sawyers to serve an additional term as a board director. Mr. Sawyers has served as president of the Board of Directors for three years. He has been a champion for change and if given the opportunity, will continue to push the credit union forward.

Voting ballots will be available beginning March 1st and end on March 9th.

Come by the credit union and cast your ballot and don't forget the meeting on March 9. The reception will begin at 3:30 P.M. followed by the business session at 5:30 P.M.

Join the Metropolitan Teachers Credit Union team. Working together we can build a better future for MTCU.

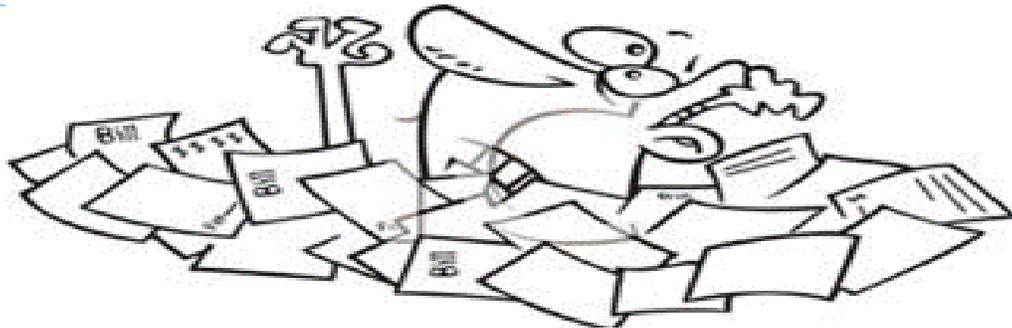


MTCU would like to welcome Jeffrey Kellar to our team.

Jeffrey will work as our Executive Consultant to assist with our rebranding, marketing and revenue efforts.

Jeffrey is a graduate of Morehouse College and is a seasoned banker with over 30 years of banking experience.

Jeffrey will be available on Thursday, March 9 to share the MTCU vision for growth.



Don't Be Buried By A Blizzard of Bills

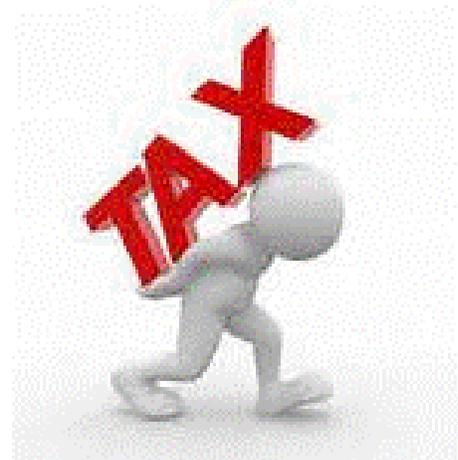
**We can lend you the cash for your year-end Bills
or expenses immediately with our 10 months loan program!**

It's easy to over spend during the holidays. These expenses can decimate your budget. MTCU can loan you the cash that you will need to help you get a fresh start. Gather your bills and give us a call or stop by today. MTCU is lending money and, upon approval, we can have the cash in your hands without delay.

Happy New Year

"Don't Let Tax Day Get You Down!"

MTCU is here to help relieve you of your income tax burden. If the IRS has you by the collar and you see no relief in sight, MTCU may be all you need. We can loan you the cash you may need. Give us a short time to complete the details and, upon approval, the money can be ready for your use. Give us a call or stop the credit union.



Open a Christmas Savings Account

Opening a Christmas Club account each year is a “**must do.**” You will be able to save all year long, without any fees, and the money will roll over into your account on the first business day in November. If you need the money before that roll over date, you can withdraw it, but there will be a \$30 early withdrawal fee. We want you to develop the habit of saving and making your money work for you. Give us a call today.



Watch Your Money Grow!

New Metropolitan Teachers Credit Union Members

Cedric Burns	Chelsea McKissack	Raymond Google
Yolanda Hudson	Connie McKissack-Dale	Kelly Trest
Nicole Morris	Mark Seibert	Elizabeth McFarland
Lashana Bryant	John Moore	Kimberly Wiggins
Aggie Loyal	Lajuana Baltimore	Jonathan Smith
Natasha Moods	Nicole Bonner	MeShawn Patterson
Carla Robinson	Mark Peek	Antonetta Carter
Adam Wicker	Leroy Hall	
Kanesha Sanders	Clifford Prowell	
Zoe Adkins	Melinda Coston-Skyers	
Ladarius Rawlings	Shirley Covington-Lightfoot	

MTCU 2017 Fee Schedule

Effective Date
February 20, 2017

Membership Application Fee	\$50.00
SHARE DRAFTS:	
Excessive Share Withdrawal	\$5.00 Per Withdrawal
Early Christmas Club Withdrawal	\$30.00 Per Withdrawal
Dormant Account Fee	\$5.00 Per Month
Returned Items Fee	\$40.00 Per Transaction
Account Reconciliation & Research	\$30.00 Per Account
Account Closure within 12 months of opening date	\$30.00 Per Account
Account Reopening within 12 months of closing	\$30.00 Per Account
Loan Fees:	
Loan Application	\$50.00
Line of Credit Annual Fee	\$50.00
Late Loan Payment Fee	\$30.00
Service Charge:	
Loan Add On	\$50.00 Per Loan
Loan Research/Copies	\$10.00 Per Transaction



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Board of Directors

James A. Sawyers, President
Oliver Smith, Vice President
Marilyn Holloman, Secretary
Beverly Barton, Treasurer
Sarah Rucker , Director Eunice Grisby, Emeritus

Supervisory Committee

Linda Bailey, Chairman
Rose Marie Howell, Zola Jolley
Cynthia Fitzgerald

Credit Committee

Carole McDaniel, Chairman
Marilyn Holloman, Derrick Williams
James Sawyer, Rosa Houston, Emeritus

Education Committee

Renita Perkins, Chairman
Rosa Wade, Leo Lillard, Chandra Clariette
Deborah Roland

Delinquent Loan Committee

Donnie Crenshaw, Chairman
Rebecca Jennings, Emeritus

Staff

Beverly Barton, CEO
Loyce Thompson, Executive Administrator
Cecilia Stanford, Technology Specialist
Angelita Dobbs, Adviser, CPA



Office Hours

Monday-Friday
2:00 P.M. to 5:00 P.M.

Holiday Closing

February 20	President's Day
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 23,24	Thanksgiving
December 25	Christmas Day

The REPORT CARD is published quarterly by Metropolitan Teachers Credit Union. Any questions, comments , or suggestions for improvement should be sent to MTCU, 1605 Jefferson Street, Nashville, TN 37208 or P.O. Box 280442, Nashville, TN 37228.