

Metro Minute

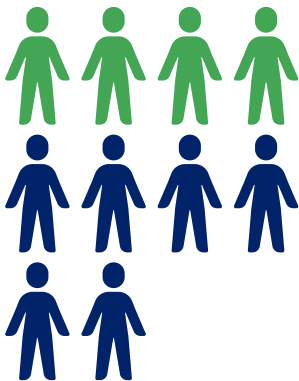
JUNE 2021



Serving Members Post-Pandemic



With the lifting of the Omaha Mask Mandate and increased capacities at public venues, it appears we're on track for at least the beginning of a return to normal. The question is, what will normal look like moving forward. At Metro, changing consumer preferences means "normal" won't look the same after the pandemic as it did in 2019.



Just like everywhere else, consumers were increasing their adoption of digital channels in banking before Covid. What the pandemic did was accelerate the change in behavior. Home and Mobile banking transactions grew by 40% in 2020. Remote Deposit Capture (depositing photos of checks through Mobile Banking) grew by 300% during the pandemic. Online Loan and New Account Applications more than doubled in 2020, and 75% of non-online applications occurred over the phone and via email. Overall in-person transactions declined by 40% in the past year, and at some locations, 90% of transactions occurred in the drive-thru even on days the lobbies were open.

Serving Members Post-Pandemic cont'd

In one year, the way people bank has changed. The move away from in-person banking would have occurred anyway, but the amount of change that would have happened over five years or seven years occurred in just a few months. Most significantly, as with online shopping, once people discovered the ease and convenience of doing things digitally, most won't be returning to their old way of doing business. What does that mean for Metro?

As it relates to banking, perhaps the biggest lesson of the pandemic is that consumer behavior is not carved in stone. Consumers will adapt to the changing environment. And, as consumer behavior changes, service providers like Metro must change with it to remain relevant. At Metro, we will continue to change our operations to meet your banking needs. After all, serving you is why we're here.

Digital Banking Services

Electronic banking will only grow in importance. Fortunately, Metro had a jump start on upgrades before the pandemic. Metro installed a new state-of-the-art Home & Mobile Banking platform in 2019, and began work on a new, robust online account and loan application system we introduced this past March. As members continue to do more and more electronically, Metro will continue to make strategic investments in our digital banking offerings.



Serving Members Post-Pandemic cont'd

June 14th Branch Hour Changes

	Drive-thrus	Lobbies
Mon-Fri	7:30AM-6:00PM	9:00AM-5:00PM
Saturday	9:00AM-1:00PM	9:00AM-1:00PM

June 14th Branch Operations

Even though pandemic related restrictions on businesses are being lifted, the way members use branches has likely changed forever. To better align our services with new member banking needs, Metro will adopt a new, two-part branching model going forward. Metro will offer Full Service (lobby and drive-thru) branches in areas where foot-traffic warrant, and Express Service (drive-thru only) branches in other locations.

Beginning June 14th, Full Service branches will return to Monday – Saturday operations in both the Lobby and Drive-thru. Express Branches will be moving to Drive-thru only on the same day.

Full Service (Lobby & Drive-thru) Branches

14509 F St
11102 Emmet
5025 L St
4444 Ames Ave
940 N 204th Ave Ste 270 (Summer 2021)

Express (Drive-thru Only) Branches

4501 N 72nd St
9530 S. 71st Plz
414 S. Saddle Creek Rd (See separate story)

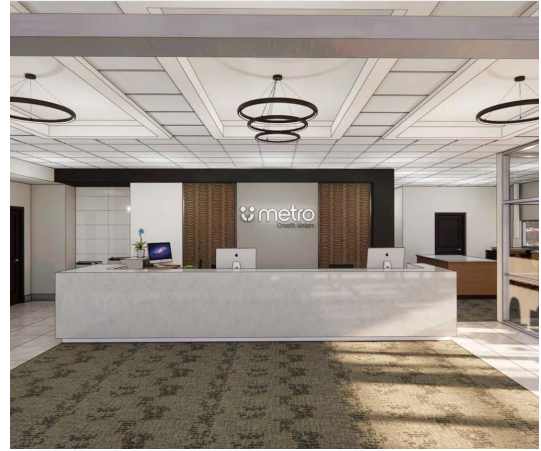
Future Metro Branch Services

To accommodate post-pandemic member banking needs, future branch offices, both Full Service and Express, will have a much smaller footprint with fewer drive-thru lanes. Our strategy will be convenience for members with less overhead.

Serving Members Post-Pandemic cont'd

New Elkhorn Office Opens Summer 2021

Metro anticipates an August opening of our newest branch office located two blocks north of Dodge on the west side of 204th. The branch office will be located just north of Menards and will include a smaller retail lobby, two drive-thru lanes, and a drive-up ATM.



“We started looking for space in Elkhorn in 2019, and were very excited when this location became available,” said CU President Mike McDermott. “It’s located in a commercial part of Elkhorn frequented by families from all three high schools.”

“In keeping with post-pandemic changes in consumer behavior, the office was designed for less foot-traffic, and uses technology to improve efficiencies. Consumer banking has been changing for years and the pandemic only accelerated the change,” said McDermott. “More and more people want to bank electronically, but they want to know you’re there when they need something they can’t do easily online.”

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Saddle Creek Office Moving



The Credit Union will be moving our Saddle Creek office to accommodate the Med Center Campus expansion west of Saddle Creek Road. Metro opened the Saddle Creek office in 1988. It was expanded twice in the 1990s to its current size, and at one point operated with eight full-time drive-thru lanes.

Development west of Saddle Creek will begin in late 2021/early 2022 and will be occurring over the next decade. When complete, the blighted area west of Saddle Creek will become a vibrant hub of business activity. “We’re excited to be a part of the redevelopment,” said CU President Mike McDermott. “With the anticipated Med Center expansion, we’ve been in a state of limbo for more than a decade. The Saddle Creek office has been past its prime for a long time. Now that things are moving forward, we can make plans for the future.”

Where is Metro moving? “We aren’t ready to announce that yet,” said McDermott. “Given the scope of the redevelopment project, there are a lot of moving parts. We’re working with the Med Center to finalize how Metro fits in those plans.” Plans for Metro’s Saddle Creek office should be finalized over the next few months.



Earl, David. "Saddle Creek Steel Mill Gets Local, National Development Team as UNMC Expands." KETV, KETV, 19 May 2021. www.ketv.com/article/saddle-creek-steel-mill-gets-local-national-development-team-as-unmc-expands/36467846.



Metro Minute June 2021


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**Update to Branch Services
included**