



MEMO From METRO

Volume 10
Issue 2
Spring 2007

Serving the employees of local municipalities and school districts

Is it time for a New Car?



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for more information

PAPERLESS CHECKS...WHAT YOU SHOULD KNOW



Check Conversion (ECC) means your check becomes a source of information which is used to make a one-time electronic payment from your account. The check itself is not the method of payment. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information

Many merchants and businesses now process customers' payments using ECC technology.

Electronic Check Conversion, the payee may require that you substitute another form of payment. For example, the payee may request cash, debit card, or a credit card. ECC also means you need to have funds in your account to cover your purchases. "Playing the float" is a thing of the past.

from your check to pay for purchases or pay bills. Many large processors, like national credit card issuers have recently included an ECC notice in their account terms. Unless you have "opted out" of this process, your future payments may be completed using ECC each month. If you do not want your check to be used for Electronic Check Conversion, the payee may require that you substitute another form of payment. For example, the payee may request cash, debit card, or a credit card. ECC also means you need to have funds in your account to cover your purchases. "Playing the float" is a thing of the past.

ONLINE SECURITY, EVERYDAY, EVERYWHERE

Your online security has always been a top priority at METRO.

That's why Enhanced Login Security is so important. This new security service is free, easy, and most importantly, gives you extra protection from fraud and identity theft.

Enhanced Login Security identifies you as the true "owner" of your accounts. Now, not only will your password be recognized, your computer will be recognized as well. If we don't recognize your computer—you've logged in from a public computer or one you haven't used before—you will be prompted to provide information that only you know as an additional measure of protection against

unauthorized access to your accounts.

Enhanced Login Security is just one more way to prevent fraud, protect against identity theft, and strengthen your online security as a whole.

Take a moment now and visit the METRO website <http://www.mcu.org> and click on the link to **Online Banking Anytime, Anywhere** for more information. **This program is expected to begin in May, 2007.**





(847) 670-0456
 Fax (847) 670-0401
 loanservices@mcu.org
 accountservices@mcu.org

LOBBY

Monday—Friday
 8:00 AM to 6:00 PM
 Saturday
 8:00 AM to 1:00 PM

DRIVE-THRU

Monday—Friday
 7:00 AM to 6:00 PM
 Saturday
 7:00 AM to 1:00 PM

METRO ATM LOCATION

Open 24 Hours
 7 Days A Week

METRO Office
2440 E. Rand Road
 Arlington Heights

**BOARD OF DIRECTORS
 AND OFFICERS**

Dave Schultz Chairman
Roger Mueller Vice Chairman
Sue Gwinnup Secretary
Dean Stewart Treasurer
Ed Geiss Director
Ted Loesch Director
Donna Wilson Director
Richard Marra President
Salvatore Fragale Vice-President
Danielle Gross Operations Officer



METRO'S 34TH ANNUAL MEETING

METRO's 34th annual meeting was held on Friday, March 2nd at the beautiful Wellington of Arlington. Our meeting room provided a warm and friendly place for our members, directors, officers and staff to gather and celebrate the thirty-fourth anniversary of METRO Federal Credit Union.

This year's business meeting included highlights from 2006 activities and the election of four directors by a vote of acclamation.

Congratulations to **David Schultz**, **Roger Mueller**, **Ted Loesch**, and **Donna Wilson** as they begin their two year terms as METRO board members.

Annual meeting guests always look forward to the Prize Raffle featuring METRO's special master of ceremonies—**Barry Juhl**. As in previous years, a number of exciting raffle

prizes were awarded at METRO's 34th Annual Meeting. We would like to thank the following sponsor organizations for donating many of the prizes featured at this event.

- **Arlington Heights Park District**
- **Hoffman Estates Park District**
- **Lattof Chevrolet**
- **Palatine Park District**
- **River Trails Park District**
- **Schaumburg Park District, and**
- **Wheeling Park District**



The four elected directors are pictured above. Left to right, Loesch, Schultz, Mueller, and Wilson.

FULL-FAMILY MEMBERSHIP

If you work for a sponsoring employer organization or a family member is a current METRO member, you are eligible to join METRO. Retirees of sponsoring employers and their families can also join the credit union. METRO's sponsoring employers are municipal government units, townships, school districts and associations. For more information contact a Member Services Representative.



2007 HOLIDAY CLOSING SCHEDULE

Memorial Day
 Independence Day
 Labor Day
 Columbus Day
 Veterans Day
 Thanksgiving Day
 Staff/Director Lunch

Monday, May 28
 Wednesday, July 4
 Monday, September 3
 Monday, October 8
 Monday, November 12
 Thursday, November 22
 Wednesday, December 12

METRO will close at Noon

Christmas Eve
 Christmas Day

Monday, December 24
 Tuesday, December 25