



MEMO From METRO

Volume 11
Issue 1
Winter 2008

Exclusively serving the employees of local municipalities and school districts

SIGNATURE LOAN SPECIAL

Start 2008 by getting your DEBTS under control. Apply for a **METRO Signature Loan** with a special rate and term!!



9.90% APR
Up to 48 months

- **Minimum Loan \$5,000**
- **Special Rate and Term available thru March 15, 2008. Subject to Metro's lending guidelines.**

For More Information
Call (847) 670 0459 ask for Kasey

SURCHARGE-FREE ATMS

METRO has joined America's largest Surcharge-FREE ATM network, **Allpoint**. With over 32,000 ATM Locations, **Allpoint** provides access to surcharge-free ATMs coast to coast. For more information, visit our webpage at



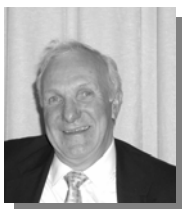
http://mco.org/atm_locations.htm

ANNUAL MEETING & ELECTION OF DIRECTORS

Join us for dinner and participate in METRO's 35th annual Meeting on Friday, March 7 2008 at The Wellington of Arlington. METRO's annual business meeting will be held before dinner.

Since the two current Directors whose term expires this year are the only announced candidates, no balloting will be required. In place of individual balloting, a voice vote confirming re-election of the two announced candidates may be taken during the annual meeting.

The following two candidates are seeking re-election at this year's meeting.



Ed Geiss

Ed Geiss is retired from the Village of Arlington Heights where he was the Director of Human Services. Ed has been a credit union member since 1983 and has served as a Director since 2001.



Sue Gwinnup

Sue Gwinnup is Superintendent of Recreation for the Arlington Heights Park District and has been a Board member since 1991 and a credit union member since 1983.

The annual meeting will begin at 6:30 p.m. Dinner will follow the business meeting. Music and dancing will begin after dinner. Dinner tickets are \$25.00 per person and are available at METRO's office

2007 MEMBER SURVEY RESULTS

We would like to thank each of the members who responded to our annual member satisfaction survey. Each year we learn new ways to serve you better. **The 2007 survey results were very positive More than 95% of the respondents would recommend METRO to co-workers and family members.** We are always looking for new members. Start 2008 off on the right foot. Bring in a family member or co-worker to join METRO Federal Credit Union.





(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 LOCATIONS

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



YOUR MONEY... TIME FOR A SHREDDER?

The biggest culprit in "identity theft" may be you. Do you toss your receipts from ATM transactions, credit/debit card purchases, expired insurance policies or utility bills into the trash?

A credit-reporting agency decided to see how easy it was for criminals to get your sensitive consumer information by going through peoples' garbage. They found 72% of the bags contained an individual's full name and address. Forty percent contained a whole credit/debit card number that could be linked to an individual; eighty percent of those slips of paper showed the card expiration date. One in five bags contained a bank-account number that could be linked to an individual's name and address.

Protect yourself from identity theft with an easy solution - buy a paper shredder. There are many models available in a wide range of prices. Start out with a low price model that fits over your existing waste basket. If that wears out in a short time, move up to a heavier duty model.



2008 HOLIDAY CLOSING SCHEDULE

New Year's Day	Tuesday, January 1
President's Day	Monday, February 18
Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Columbus Day	Monday, October 13
Veterans Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Staff/Director Luncheon	Wednesday, December 10
	(METRO will close at Noon)
Christmas Eve	Wednesday, December 24
	(METRO will close at Noon)
Christmas Day	Thursday, December 25



From the Board of Directors,
 Officers and Staff