

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

2019 MEMBER SURVEY RESULTS

A big **THANK YOU** to all of our members who took the time to participate in our annual member survey. We truly value the information you provided!

Your responses are vital in helping us provide an experience that meets the highest standards of excellence.

The 2019 survey results were very positive:



98% of the respondents would recommend METRO to co-workers and family members!

Below are some comments we received from our members:

"I've been a member for over 30 years and have always enjoyed excellent service."

"I love the people who work there! Great family atmosphere."

"Being a METRO member is a pleasure, an enjoyable experience. Whenever I come in for banking or loan service I get the personal attention that I never got at one of the area big banks....The personal attention is where METRO stands out."

"Efficient, fast, and easy."

Wow! We have the GREATEST members at METRO!



It's Time to Trim Your Credit Card Debt



RATES STARTING AT
7.99%
UP TO 60 MONTHS

With a METRO Signature Loan!

Start the year by transferring your high-interest credit card balances to a METRO Signature Loan and cut your debt!

Borrow up to \$25,000 - APPLY TODAY!

Want a better rate? Transfer an auto loan to METRO and receive a 1.00% rate discount on your Signature Loan!

Signature loan is valid on debt consolidation and balance transfers. A minimum disbursement of \$5,000 is required. Longer terms available. 1.00% rate reduction valid on signature loan special with qualifying auto loan transfer. All loan requests are subject to METRO's lending guidelines. Rates not available for refinancing existing METRO loans.

SKIP-A-PAYMENT IS HERE!

Need some extra CASH after the holidays?
METRO can help!

Skip your **JANUARY** or **FEBRUARY** loan payment and put some money back in your pocket. **Don't wait!** Get your request form in by **JANUARY 31ST**.

Visit mcu.org for more details and to download a Skip-A-Payment form. **Questions?** Call the loan department at 847.670.0456, ext. 2 for details!



2020 PRIVACY NOTICE

Your 2020 Privacy Notice can be found online at www.mcu.org/privacy-security/.

The notice details your right to know how we collect, share and protect your personal information.

The type of personal information we collect and share depends on the product or service you have with METRO.

METRO takes many security measures, which comply with federal law, to protect your information from unauthorized use. These measures include computer safeguards and secured files and buildings.

For more information about your privacy rights, please contact us at 847-670-0456 or view the Privacy Notice online.

HOLIDAY CLOSINGS

Wednesday, January 1, 2020
New Year's Day

Monday, January 20, 2020
Martin Luther King Day

Monday, February 17, 2020
President's Day

BOARD OF DIRECTORS

Donna Wilson, Chairman
David Schultz, Vice Chairman
Dean Stewart, Treasurer
Susan Gwinnup, Secretary
Larry DeLegge, Director
Ed Geiss, Director
Ted Loesch, Director

CREDIT UNION OFFICERS

Salvatore Fragale, President
Kasey Smith, Operations Officer
Lisa Krugel, Operations & Control Specialist
Gabby Majewska, Loan Officer

SUPERVISORY COMMITTEE

Stephen Lane, Chairman
Merilee McCracken
Lynda Neuner
Debra Baret
Thomas Seleski

METRO Federal Credit Union

2440 E. Rand Road · Arlington Heights, IL 60004
Phone: (847) 670-0456 · Fax: (847) 670-0401
accountservices@mcu.org

Drive-Thru Hours

Monday & Tuesday: 7:00 AM to 6:00 PM
Wednesday: 9:00 AM to 5:00 PM
Thursday & Friday: 7:00 AM to 6:00 PM
Saturday: 7:00 AM to 1:00 PM

Lobby Hours

Monday & Tuesday: 8:00 AM to 5:00 PM
Wednesday: 9:00 AM to 5:00 PM
Thursday & Friday: 8:00 AM to 5:00 PM
Saturday: 8:00 AM to 1:00 PM

METRO Drive-Thru ATM - 24/7

2440 E Rand Rd · Arlington Heights, IL 60004



47th Annual Meeting & Election of Directors

METRO's 47th Annual Meeting will be held on Friday February 28, 2020 in METRO's lobby.

The annual business meeting and directors election will begin at 6:15 pm.

The candidates up for re-election are:

Susan Gwinnup
Secretary

Ed Geiss
Director

All Members are invited to attend the annual meeting.

We hope to see you there!

IRA Time of Year

The deadline for making a 2019 IRA contribution on your retirement fund is quickly approaching.

2019 IRA Contribution Deadline:

Wednesday, April 15, 2020

Stop into the credit union to complete your annual IRA transaction before the deadline.

Need the Roth or Traditional IRA limits? Visit us online at mcu.org/ira-accounts for Tradition IRA limits or at mcu.org/roth-ira-accounts for Roth IRA limits.

Send. Receive. Split.

Zelle® makes sending money to friends, family, and others you know

COMING 2020

METRO together with Zelle