

MEMO FROM METRO

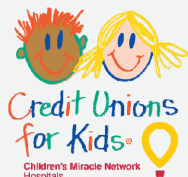
A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

CU4KIDS Charity Event Donate & Win!

Let's make a difference in a child's life this season with a donation to Credit Unions for Kids (CU4Kids) Charity.

CU4Kids is a nonprofit organization that benefits the Children's Miracle Network (CMN) Hospitals. 100% of donations to CU4Kids go directly to a hospital that serves the community—such as the Ann & Robert H. Lurie Children's Hospital.

CMN Hospitals treat 17 million children each year for every disease and condition imaginable - from asthma and broken bones to cancer and heart defects.



So how can you help? METRO has 200 raffle tickets to sell, or give, to our generous members. Not only will METRO donate half the proceeds to CU4Kids, but you will also be entered into a raffle for a NEW 55" 4K TV & BLUETOOTH SOUND BAR!



55" UHD 4K TV



Bluetooth Sound Bar

HOW TO ENTER:

- Purchase a raffle ticket for \$10
- Open a new Premier Checking account (METRO will donate \$10!)
- Open a new VISA credit card (METRO will donate \$10!)

Once all tickets are gone, the winning ticket will be drawn. So don't wait! Get your ticket today!

Visit www.mcu.org for raffle rules and restrictions.

Holiday Signature Loan Special

You're Approved!*

For a 0%^{APR} Easy Holiday Loan



METRO is here to help you for the holidays! If you are current on your bills, then you can take advantage of our EASY Holiday Signature Loan Special.

0%^{APR} on up to \$1,200 for 10 months

Cover extra expenses or increase your gift-giving budget with this simple loan. Plus, your loan will be paid in full by the next holiday!

*Application Requirements:

- Must be current on your bills - verified by a soft credit inquiry
- \$40.00 processing fee (non-refundable)
- Have been at your job for 12 consecutive months

APPLY ONLINE AT MCU.ORG

Applications with current delinquencies will be ineligible. The \$40 loan processing fee is non-refundable. The monthly payment for a \$1,200 loan, at 0%^{APR} for 10 months, is \$120 per month. Promotion not available to refinance existing METRO loans. Offer valid 10/1/19 - 12/31/19.

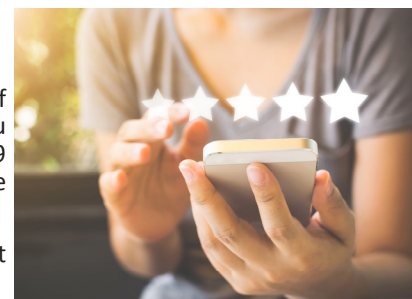
2019 METRO Member Survey

Let us know about your METRO experience by completing our online member survey. We rely on your feedback to help us improve our service to you!

We will randomly draw FOUR completed member surveys to win a \$50 Gas Card!

You will receive an email at the beginning of October with a link to the Member Survey. You may also visit mcu.org and click on the 2019 Member Survey to access it online or complete a fillable PDF copy.

If you have any questions, please contact us at 847-670-0456 during business hours.



OPEN YOUR EYES TO A CREDIT UNION®

This fall, METRO is joining nearly 500 community credit unions across the country to create a national awareness that highlights the many benefits of credit unions, including owning your money and making your money work for YOU, not some shareholders.

Join us in spreading the word on the benefits of credit unions, especially your credit union—METRO. Talk to someone about “opening their eyes” to the difference of a credit union.

METRO members know that we are a smarter choice than other financial institutions because we are trusted partners that can turn financial goals into amazing outcomes. With combining great member service and the latest technologies, we are able to provide people-focused, modern financial services that create outstanding results!

In the long run, we hope this effort will lead to industry wide growth, and put credit unions like ours in the position to continue giving back to you, the members. In the meantime, thank you for choosing to be a part of the credit union movement. And of course, being a METRO member!

Need some help identifying the difference between a bank and credit union? Visit our webpage at mcu.org, or yourmoneyfurther.com, to see why credit union membership is best. Own your money!



Your Money is Coming!

METRO's Christmas Club Account holders will be ready for holiday shopping! Depending on which option you selected, Christmas Club checks will be mailed early November and transfers will occur on the first business day of November.

Plan early for next holiday season by opening a Christmas Club Account today! Allocate a portion of your direct deposit to your club account to make saving automatic. It's the easy way to prepare for holiday shopping.

Contact Member Services for additional information, or download the application online at www.mcu.org.

Planning is Underway

METRO's 47th Annual Meeting planning has begun! In addition to reviewing your Credit Union's financial performance, the annual election of Directors is also on the agenda.

The following Board Members complete their terms in March 2020:

Susan Gwinnup, Secretary
Ed Geiss, Director

Any METRO credit union member who is interested in serving on the Board of Directors needs to submit a candidate petition no later than December 2, 2019. See Salvatore Fragale or Kasey Smith for more information.

HOLIDAY CLOSINGS

Monday 10/14/2019
Columbus Day
Monday 11/11/2019
Veterans Day
Thursday 11/28/2019
Thanksgiving Day
Wednesday 12/25/2019
Christmas 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 Krusel, 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 Road · Arlington Heights, IL 60004

