

Memo From Metro

EXCLUSIVELY SERVING THE EMPLOYEES OF LOCAL MUNICIPALITIES AND SCHOOL DISTRICTS

Back Again for 2015:

LET METRO **BUY** YOUR CREDIT CARD BALANCE!

WITH OUR BALANCE TRANSFER SIGNATURE LOAN SPECIAL

5.99%^{APR}

*THIS SPECIAL WON'T LAST..... SO **APPLY TODAY!***

5.99%^{APR} up to 48 months OR 6.99%^{APR} up to 72 months
Borrow **\$5,000** - and up to **\$20,000!**

HAVE **LESS** THAN \$5,000
TO CONSOLIDATE?

7.99%^{APR}

METRO VISA Balance Transfer Special
FIXED RATE FOR THE LIFE OF THE
TRANSFERRED BALANCE
& NO BALANCE TRANSFER FEES!



It's EASY! Complete a loan application and submit with a current paystub.
Contact the Loan Department at 847.670.0459 to get started!

The minimum total Signature Loan must be \$5,000 to receive the special rate. *This offer is not available to transfer existing METRO loan balances. VISA application will be required for NEW VISA accounts and approval is subject to lending guidelines.



NEED EXTRA CASH?
SKIP YOUR JANUARY 31ST LOAN PAYMENT!

DON'T WAIT
FILL OUT A SKIP-A-PAYMENT FORM BEFORE THE MONTH IS UP!

Visit www.mcu.org for more details!

Member Owned
Not for Profit
Full Service

2014 MEMBER SURVEY RESULTS

Thank you to all METRO members who responded to our annual member satisfaction survey!

The 2014 survey results were very positive, 98% of the respondents would recommend METRO to co-workers and family members.

Here are a few of the comments :



"I like the small family feeling that Metro gives. I don't feel lost in the numbers as with the big bank."

"This is a first class credit union with wonderful staff members."

"I opened an account for my grandson; love the credit union and the idea of helping youth learn to save and plan for their future."

"You are an excellent financial institution!"

"All the staff is so wonderful and helpful! I love coming in to do my banking and talk to everyone!"

THANK YOU from all the staff here at METRO!



METRO's 42ND ANNUAL MEETING & ELECTION OF DIRECTORS

METRO's 42nd Annual Meeting will be held on Friday, March 6, 2015 at METRO, located at 2440 E Rand Road in Arlington Heights.

The annual business meeting and directors election will be begin at 6:00pm. Since there are only two candidates for the two open positions, a voice vote confirming re-election will be taken during the annual meeting.

The candidates are: **Dean Stewart, Treasurer & Larry DeLegge, Director**



All members are invited and encouraged to attend the annual meeting! We hope to see you there!



2015 PRIVACY NOTICE

Your 2015 Privacy Notice can be found online at www.mcu.org/privacy_notice.htm. 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 personal 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.



DATA COMPROMISES

It seems as though every other week there is a new compromise or data breach on the news. Popular stores have caused many financial institutions to reissue millions of debit and credit cards to protect consumers. Retailers suspect there to be a continued amount of breaches in the year ahead.



Even though METRO monitors your debit and credit cards, there are additional steps you can take to safeguard your personal information:

***EMAIL** - don't open anything that looks suspicious! Delete if you're unsure of the sender.

***TEXT** - NEVER respond to a text from your financial institution. They will never ask for sensitive information via text.

***CARDS** - When making purchases online, make sure you have anti-virus software on your computer. It's a small investment that makes a BIG impact!

2015 HOLIDAY CLOSING SCHEDULE

Please take note of our 2015 holiday schedule, so you can plan accordingly. While we may be closed on these days, please remember many of your credit union transactions can always be conducted through online banking.

Monday	January 19, 2015	Martin Luther King Jr. Day
Monday	February 16, 2015	President's Day
Monday	May 25, 2015	Memorial Day
Saturday	July 4, 2015	Independence Day
Monday	September 7, 2015	Labor Day
Monday	October 12, 2015	Columbus Day
Wednesday	November 11, 2015	Veteran's Day
Thursday	November 26, 2015	Thanksgiving Day
Friday	December 25, 2015	Christmas Day

*Happy New Year from everyone at METRO!
We wish you peace and prosperity for the coming year!*

© 2015 METRO Federal Credit Union, Arlington Heights, Illinois

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Arlington Heights, IL 60004

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

LOBBY & DRIVE-THRU

Monday—Friday
8:00 AM to 5:00 PM
Saturday
8:00 AM to 1:00 PM

METRO ATM

2440 E Rand Rd
Arlington Heights, IL 60004
Open 24 Hours, 7 Days A Week

BOARD OF DIRECTORS AND OFFICERS

Sue Gwinnup, Chairman
Roger Mueller, Vice Chairman
Dean Stewart, Treasurer
Donna Wilson, Secretary
Larry DeLegge, Director
Ed Geiss, Director
Ted Loesch, Director

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

SUPERVISORY COMMITTEE

Stephen Lane, Chairman
Merilee McCracken
Lynda Neuner
David Schultz
Debra Baret

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency