

# Memo From Metro

EXCLUSIVELY SERVING THE EMPLOYEES OF LOCAL MUNICIPALITIES AND SCHOOL DISTRICTS

Member Owned  
Not for Profit  
Full Service  
Credit Union

## METRO's NEW HOLIDAY LOAN SPECIAL

Choose an Amount and Rate that Fits Your Needs!

**Borrow \$2,500 at 0%<sup>APR</sup> for 12 Months**

With a minimum loan transfer to METRO of \$5,000

(Loan transfer can be a personal loan, visa balance, auto loan, or home equity loan.)

**Borrow \$2,500 to \$5,000 at 2.99%<sup>APR</sup> for 12 Months**

With an existing Auto loan at METRO

- Or -

**Borrow \$2,500 to \$20,000 at 6.99%<sup>APR</sup> for up to 60 Months**

**Apply Online Today!**



\*0%APR rate requires a qualifying loan transfer of a \$5,000 minimum from another financial institution to METRO. Minimum loan disbursement of \$2,500 required to receive the special holiday loan rates. All loan applications subject to METRO lending guidelines. Rates not available to refinance existing METRO loans.

### INSTANT BALANCE - NOW AVAILABLE ON METRO'S APP

Instant Balance is a newer feature to our Mobile App making it even easier to check your balance in a flash! With Instant Balance you can view account balances from the login screen without a password - so no waiting.



It's easy to set up right from your Mobile App:

**Just tap the new Instant Balance button in the top right corner of the login screen to begin the setup process.**



For detailed instructions, visit [www.mcu.org](http://www.mcu.org) or contact a Member Service Representative at 847-670-0456.

## 2016 METRO MEMBER SURVEY

HELP METRO SERVE  
YOU BEST!

PLEASE TAKE A FEW  
MINUTES TO COMPLETE  
OUR ONLINE MEMBER  
SURVEY. WE DEPEND ON  
YOUR FEEDBACK TO  
LET US KNOW HOW  
WE ARE DOING.

VISIT [WWW.MCU.ORG](http://WWW.MCU.ORG)  
AND CLICK ON  
[MEMBER SURVEY 2016](#).

WE VALUE YOUR OPINION!



A PAPER COPY OF THE  
SURVEY IS AVAILABLE  
ONLINE OR IN THE OFFICE  
IF YOU PREFER TO SUBMIT  
A COMPLETED SURVEY BY  
FAX. PLEASE SEND TO  
847-670-0401 OR  
DROP IT OFF IN  
METRO'S LOBBY.



## METRO'S 44TH ANNUAL MEETING & ELECTION OF DIRECTORS

Planning is underway for METRO's 44th Annual Meeting! 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 2017:

**Susan Gwinnup**  
Chairman

**Ed Geiss**  
Director

Credit Union Members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2016. Please see Sal Fragale or Kasey Smith for more information.

## SAVE A TREE: REGISTER FOR eSTATEMENTS IN 1 - 2 - 3!



1. **Log into your Virtual Branch (Online Banking) Account and click on the Self Service Tab,**
2. **Choose eStatements under Additional Services and select OK for your account number,**
3. **Agree to the terms and conditions....and you're set!**

METRO's enhanced eStatement service is integrated with your Online Banking account and stores up to 18 months of account statements. Receiving your statement online is FREE, easy, and convenient. Start getting your statements sooner by signing up today!

Visit [www.mcu.org](http://www.mcu.org) to register.

Contact a Member Service Representative with any questions at 847-670-0456.

## THE HOLIDAYS ARE COMING.....

## AND SO IS YOUR MONEY!

Members of METRO's Christmas Club Account will be ready for Holiday shopping with cash in hand. These savvy shoppers' savings will be processed in early November.

If you would like to be ready for gift giving next year, open a Christmas Club account today. It's the easy way to really enjoy Holiday shopping! Start saving early for next season!

*Fill out an Application Today!*

## 2016 HOLIDAY CLOSING SCHEDULE

Please take note of our 2016 holiday schedule so you can plan accordingly. While we may be closed on these days, please remember many of your credit union transactions can be conducted anytime through online banking or our new mobile app.

Monday	October 10, 2016	Columbus Day
Friday	November 11, 2016	Veterans Day
Thursday	November 24, 2016	Thanksgiving Day
Monday	December 26, 2016	Christmas (observed)



**METRO Federal Credit Union**  
2440 E. Rand Road  
Arlington Heights, IL 60004

(847) 670-0456  
Fax (847) 670-0401  
[loanservices@mcu.org](mailto:loanservices@mcu.org)  
[accountservices@mcu.org](mailto: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

### BOARD OF DIRECTORS

**Sue Gwinnup, Chairman**  
Roger Mueller, Vice Chairman  
Dean Stewart, Treasurer  
Donna Wilson, Secretary  
Larry DeLegge, Director  
Ed Geiss, Director  
David Schultz, Director

### CREDIT UNION OFFICERS

**Salvatore Fragale,**  
President

Kasey Smith,  
Operations Officer

Lisa Kruzel,  
Operations & Control  
Specialist

### SUPERVISORY COMMITTEE

**Stephen Lane, Chairman**  
Merilee McCracken  
Lynda Neuner  
Debra Barrett

