

## SPONSORING EMPLOYERS

### MUNICIPALITIES

(Police, Fire, Public Works and Services)

Arlington Heights  
Barrington  
Buffalo Grove  
Cary  
Elk Grove  
Evanston

Hoffman Estates  
Lincolnshire  
Long Grove  
Mt. Prospect  
Niles  
Palatine  
Prospect Heights  
Rolling Meadows  
Schaumburg  
Skokie  
South Barrington  
Wheeling  
Wood Dale

### TOWNSHIPS

Schaumburg  
Maine  
Elk Grove

### ASSOCIATIONS

Illinois Fire Inspectors  
Northwest Suburban Joint Action Water Agency  
Northwest Central Dispatch  
Northwest Municipal Conference  
NW Suburban Special Education Organization  
Old Orchard Country Club Village Condo Association  
American Legion Post No. 208, Arlington Heights

### SCHOOL DISTRICTS

Arlington Heights School District 25  
Harper College School District 512  
Mt. Prospect School District 26  
Mt. Prospect School District 57  
Prospect Heights School District 23  
Township High School District 214  
Wheeling School District 21

### OTHER EMPLOYERS

B&F Technical Code Services  
Chicago Executive Airport  
Quality Food Brokers, Inc.

### LIBRARIES

Arlington Heights  
Barrington  
Cary  
Elk Grove  
Schaumburg  
Skokie  
Indian Trails

### PARK DISTRICTS

Arlington Heights  
Barrington  
Cary  
Elk Grove  
Hoffman Estates  
Mt. Prospect  
Palatine  
Prospect Heights  
River Trails  
Salt Creek Rural  
Schaumburg  
Wheeling  
Wood Dale

## METRO FEDERAL CREDIT UNION

“Your Full Service Credit Union”

### **HISTORY**

METRO was organized in 1973 by a large number of people who wanted financial services at lower costs than those supplied by banks or savings and loans. As of December 31, 2012, METRO Federal Credit Union had more than 2,950 members.

METRO operates under the supervision of the National Credit Union Administration (NCUA) and is audited each year by the Supervisory Committee and an approved CPA. All METRO accounts are insured up to \$250,000 by the NCUA, an Agency of the Federal Government.

METRO is a non-profit cooperative credit union, which means that when you join as a member, your account earns dividends and you enjoy free or discounted financial services.

### **MANAGEMENT**

METRO's Board of Directors, which is elected from and by its members, determines policy, services, loan rates, and dividend rates. You, as a METRO member, can serve on the Board; contact METRO's president for details.

**SALVATORE FRAGALE, PRESIDENT/CEO**  
**KASEY SMITH, OPERATIONS OFFICER**  
**LISA KRUZEL, OPERATIONS & CONTROL SPECIALIST**

## MEMBERSHIP

### **Who can join?**

If you work for a sponsoring employer organization or a family member is a current METRO member, you are eligible to join. Retirees of sponsoring employers and their families can also join the credit union. METRO's sponsoring employers are municipal government units, townships, associations and school districts. A list of sponsoring employers is included on the side panel.

### **How do I Join?**

Welcome to your own personal financial institution. Your Employer should have a new membership kit, which includes a:

- Membership Application
- Payroll Deduction Form
- Savings and Checking Account Information

You can also call 847-670-0456 for a membership brochure or stop by METRO's Lobby.

### METRO FEDERAL CREDIT UNION

2440 E. Rand Road  
Arlington Heights IL 60004  
Main (847) 670-0456  
Fax (847) 670-0401

### BUSINESS HOURS

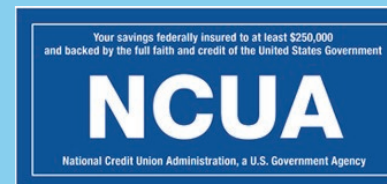
#### LOBBY

Monday-Friday 8:00 am - 5:00 pm  
Saturday 8:00 am - 1:00 pm

#### DRIVE-THRU

Monday-Friday 8:00 am - 5:00 pm  
Saturday 8:00 am - 1:00 pm

[www.mcu.org](http://www.mcu.org)  
[accountservices@mcu.org](mailto:accountservices@mcu.org)



## ACCOUNT SERVICES

2015

Become a  
**Member-Owner...**  
Join METRO Today!



- ▶ Basic Account Information
- ▶ Sponsoring Employer Listing
- ▶ Instructions on How to Join

Revised January 1, 2015



**Regular Savings Account**

A regular share account is required of every member as a condition of membership. An initial deposit of only \$50 gives you access to all METRO Federal Credit Union products and services. You may make deposits to this account each week, each pay period or any time you wish. Sign up for payroll deduction into your regular savings account and watch your savings grow.

Dividends are earned and paid monthly on balances of \$100 or more. Dividend rates increase as your balance reaches each higher savings tier.

A balance of \$250 is required after 90 days to avoid a monthly minimum balance fee of \$3.00. Members under the age of 18 and over 59 are exempt from this fee.

Regular savings accounts (and all METRO FCU accounts) are Federally Insured up to \$250,000 by the National Credit Union Administration.

**Secondary Savings Account**

Create your own special savings account for secondary savings, real estate taxes, just to name a few examples. There is no minimum balance required and you can perform unlimited transactions.

**Basic (Regular) Checking**

This basic checking account has many benefits with no monthly service fee unless your balance falls below \$250. If your account average balance for the month is less than \$250, the monthly fee is only \$5.00. Members under the age of 18 or over 59 are exempt from this fee. Here is a list of benefits:

- Competitive Interest bearing account.
- VISA Check/ATM Card with unlimited check card usage, ATM transactions are \$1.00 each. No initial or annual fee.
- Access to METRO's Call-24 and Online Banking System.
- Direct deposit available (if available through employer) - payroll check can be automatically deposited into checking.
- Monthly Check Image Statements. A comprehensive statement listing all transactions on all your METRO accounts, along with an image of every check paid.
- Overdraft protection is automatically available and costs you nothing unless it is ever needed.

**Premier (Direct Deposit) Checking Account**

Checking at METRO is FREE! This account requires direct deposit of your entire paycheck. There is no monthly service charge, no minimum balance requirement and no per check charge. The account pays dividends on balances over \$100 and more:

- First Check Order FREE! A \$15 Value.
- Competitive Interest-bearing account
- VISA Check/ATM Card with unlimited check card usage, 6 ATM transactions per month free and no initial or annual fee.
- Access to METRO's Call-24 and Online Banking System.
- Direct deposit available (if available through employer) - payroll check can be automatically deposited into checking.
- Monthly Check Image Statements. A comprehensive statement listing all transactions on all your METRO accounts, along with an image of every check paid.
- Overdraft protection is automatically available and costs you nothing unless it is ever needed.
- Optional Overdraft Loan Protection ( Separate Application )

**Money Market Savings Account**

Open a METRO VIP Money Market Account and be confident that your hard-earned money is working for you. You'll earn competitive dividends that are compounded and paid monthly. Our tiered structure allows you to earn even higher dividends as the balance in your account grows. Also receive these other value added features:

- Check writing privileges with your FREE Money Market checks
- Write up to 3 Free checks per month - \$500 min
- 24-hour account access with CALL 24 and Online Banking

**Share Certificates (CD's)**

METRO has very competitive rates on certificate terms from 6 months to 2 years. The minimum deposit to open an METRO share certificate is \$2,500.

**IRA Accounts**

It is never too early or too late to save for your future. METRO offers Traditional and Roth IRA's. Your IRA contributions can be invested in an IRA savings account or an IRA share certificate.

**Christmas Club Accounts**

A great way to systematically save for those Christmas expenses! Deposit to the account as you see fit. You may also deposit to your account through payroll deduction. The account always earn a competitive rate. Your funds are paid to you on the first business day of November each year either through direct deposit to your checking account or a check mailed to you.

**Vacation Club**

Start saving today for your next vacation, with METRO's Vacation Club account. The money for your next vacation will be there without a heavy strain on your finances. You save money by making convenient deposits or payroll deduction deposits into your Vacation Club account. When you want to take a vacation, just call us and we'll send you a check. Or, if you prefer, we'll transfer the money directly into your checking account. It's as easy as 1-2-3!

**CALL-24 Telephone Account Access**

Access your account 24 hours a day with Call-24. Just dial 847-670-7070, enter your account number and PIN and you'll have immediate access to account balances. You can Also make transfers to other savings or loan suffixes. This is a free service.

**Secure Online Banking and Bill Payment**

Another convenient way to access your accounts. With Online Banking, you access your account through METRO's Secure Web Site. You can manage your finances at your convenience - 24 hours a day, seven days a week. Log in by using your account number and Personal Identification Number (PIN).

In addition to obtaining account and loan information online, you can use METRO'S Online Bill Payment service option in the Online Banking System to pay your bills. Sign up for METRO's Online Bill Payment and have the ease of your bills delivered electronically with email updates and much more!

**METRO VISA Check Card**

Why go through the inconvenience and expense of writing a check when you can use your METRO VISA Check Card? The card that is totally free to you and which can be used at any merchant in the world that accepts VISA. Your transaction looks like a credit card transaction but clears against your

METRO checking account just like a check. The card is free and the transactions are free, plus you reduce the number of checks you have to write.

The METRO Check Card also doubles as your ATM Card. Use the card at ATM machines all over the world. You pay no fee for the first 6 transactions each month with Premier Checking or only \$1.00 for each transaction with a Basic (Regular) Checking.

**All ATM withdrawals, transfers and inquiries are FREE when you use your METRO ATM card at our METRO ATM located in the drive-thru.**

**Direct Deposit**

You can choose to electronically transfer your paycheck, pension, social security or other government payment automatically to your METRO account. METRO Federal Credit Union's Routing and Transit Number is: 271975401. Take comfort in knowing that your funds are earning interest immediately. The funds can also be available immediately to you through any ATM machine or by using your METRO VISA Check Card, a total convenience! Let us start you on direct deposit today.

**Other Services**

- Free Coin Counting
- Free notary service
- Payroll Deduction & Allocation
- Visa Travel Card
- Visa Gift Cards
- Discounted Great America Tickets
- Wire Transfers
- Cashiers Checks
- Night depository
- Rental Car Discounts
- New Car Buying Service
- Used Car Buying Service
- Disability and Life Insurance with Loans
- Home & Auto Insurance Discounts
- Life Insurance Discounts
- Financial Counseling