

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

Get Ready for
METRO's 2nd Annual

Member Appreciation Week

*We are Celebrating YOU
ALL Week Long!*

This year we will be kicking off Member Appreciation week Monday, July 16th, 2018. Join us all week for special promotions, goodies, give-a-ways and raffle prizes!

We will be having our week long Member Shred Event as well. You can drop off your shredding bags or boxes inside METRO's lobby located at 2440 E Rand Road, Arlington Heights, IL 60004.

MEMBER APPRECIATION & SHRED WEEK:

MONDAY, JULY 16, 2018
- through -
FRIDAY, JULY 20, 2018

Stop in each day to receive a raffle ticket to be entered into one of our daily raffle prizes. **Every prize is valued up to \$200 and will be awarded each day!**

You may also earn additional raffle tickets by signing up for any new METRO service or account!

Schedule of Events on back page

MEMBERS ARE
AT THE HEART
OF ALL WE
DO!

HOME EQUITY

Your Home.
Your investment.



**FIXED RATES
STARTING AT:
4.99%^{APR*}**



Go ahead, start planning. We'll take care of the rest!

Apply today and pay only **\$149** in processing fees! That's over a \$250 savings!

Based on qualification, up to 85% Loan-to-Value financing on fixed rate and Line-of-Credit loans. Processing fee of \$149 is non-refundable. Loan applications subject to METRO's lending guidelines. *The Home Equity Line-of-Credit annual percentage rate is based on prime rates plus .74%. The rate is subject to change January 1st and July 1st each year. The prime rate is currently 4.75% as published in the Wall Street Journal as of March 21, 2018. Please consult your tax advisor regarding the deductibility of interest.

August is Skip-A-Pay Month

The extra cash you need is here! Skip your August loan payment and put some money back in your pocket.

Fill out a **SKIP-A-PAYMENT** form this July in order to skip your August loan payment. Don't wait! Get your request form in **by JULY 31st**.

Find the form online at www.mcu.org or stop into the Credit Union and fill one out.

Questions? Call Gabby or Ryan in the loan department at 847-670-0459.



Continued from previous page.

MEMBER APPRECIATION WEEK SCHEDULE OF EVENTS

WEEK LONG EVENTS:	<ul style="list-style-type: none">WEEK LONG SHRED EVENT - in METRO's lobbyLobby Food and Refreshments	<ul style="list-style-type: none">Sign up for a NEW service and get a Raffle Ticket\$200 value daily Raffle Prize!
MONDAY	<ul style="list-style-type: none">BRING US YOUR SHREDDING ALL WEEK!METRO VISA SPECIAL - Apply for a NEW METRO VISA at 8.90%^{APR}	
TUESDAY	<ul style="list-style-type: none">FREE CHECKING ACCOUNT SPECIAL - open a NEW Premier Checking Account and we'll waive ALL associated fees & services for life!*	
WEDNESDAY	<ul style="list-style-type: none">SHARE CERTIFICATE SPECIAL - add an extra 0.05% to our 12 month Share Certificate rate for every year of membership. Maximum rate addition is 0.50% for up to \$10,000 for 12 months.*	
THURSDAY	<ul style="list-style-type: none">SIGNATURE LOAN SPECIAL - Borrow \$5,000 - \$10,000 at 7.99%^{APR} up to 48 months.	
FRIDAY	<ul style="list-style-type: none">HOT DOG LUNCH - open to all members!SIGNATURE LOAN SPECIAL - Borrow \$5,000 - \$10,000 at 7.99%^{APR} up to 48 months.	

Visit mcu.org for more information or contact us at 847-670-0456.

* Please view specific account details and restrictions online at www.mcu.org

What is CO-OP Shared Branching?

Shared Branching is a national network of credit unions from all over the country that share facilities to give members thousands of convenient locations to perform financial transactions.

At more than 5,000 branches and 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at METRO.

At any CO-OP Shared Branch location you can:

- Make deposits & withdrawals
- Make loan payments
- Transfer money
- Perform balance Inquiries
- Receive loan advance



The CO-OP Shared Branch network links participating credit unions. **This is a huge benefit to METRO members who travel, whose workplaces don't coincide with our location, or who simply enjoy the convenience of expanded "branches."**

You'll also have access to over 30,000 Surcharge-FREE ATMs. Managing your account has never been easier!

Look for the CO-OP Shared Branch Logo above!

Visit mcu.org for more information or www.co-opsharedbranch.org for Shared Branch locations near you.

HOLIDAY CLOSINGS

Wednesday, July 4, 2018
Independence Day

Monday, September 3, 2018
Labor Day

BOARD OF DIRECTORS

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

CREDIT UNION OFFICERS

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

SUPERVISORY COMMITTEE

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

METRO Federal Credit Union

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

Drive-Thru Hours

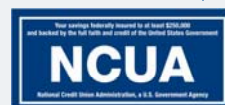
Monday & Tuesday: 7:00 AM to 6:00 PM
Wednesday: 9:00 AM to 5:00 PM
Thursday & Friday: 7:00 AM to 6:00 PM
Saturday: 7:00 AM to 1:00 PM

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



MCU.ORG