

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

Get Your Debit Card Issued...Instantly!

Whenever you open a new account, have a damaged card, or your card has been compromised, **now get your new or replacement card instantly!** No more waiting 7-10 business days for a card to arrive in the mail!

So when you need a debit card ASAP... Stop in METRO's lobby to get your chip-enabled debit card that is printed with your information. Once printed, activate your card and you're ready to go!



Contact a Member Service Representative at 847-670-0456 for more information.

Avoid ATM Skimming Devices

Skimming devices read the magnetic strip on your card and stores the card number without your permission. Below are a few easy tips to help avoid your information from being compromised at an ATM.

1. Check out the location—fraudsters look for undetected ATM access. Opt for ATMs in brightly lit areas with lots of traffic.
2. Inspect the card reader—Scan the ATM for hidden cameras and obvious signs of tampering. Nudge the card reader and keypad and if it feels loose, drive away.
3. Use a chip card—Cards with chip technology will make it harder for thieves to skim your data.

If the machine just doesn't seem right, report it to the clerk on duty and go to another location!

HOLIDAY LOAN SPECIAL

Borrow up to \$15,000 for up to 48 Months

Rates starting as low as **6.99%^{APR}**

And use it for anything you need!

This holiday, borrow up to \$15,000 for up to 48 months at one of our special fixed rates! With METRO's Holiday Loan Special, you can use your money for whatever you prefer. This way you can shop, pay, and spend however you desire.

Apply Online Today!

*Minimum monthly payment is \$100. Payment for \$15,000 for 48 months at 6.99% is \$359 per month. Listed rate available for credit scores 650 and higher or with qualifying collateral. A 1.00% premium will be added to special rate for credit scores below 650. All loan applications subject to METRO lending guidelines. Rates not available to refinance or pay down existing METRO loans. Offer valid from October 1, 2018 through December 31, 2018.

2018 METRO Member Survey

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

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

Please visit www.mcu.org and click on Member Survey 2018. If you prefer, a paper copy (PDF) can be accessed online, or please contact the credit union and we will mail you a paper survey.

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



METRO'S MOBILE BANKING

Get convenient account access on-the-go using your mobile phone. View your balances and history, transfer between your accounts, pay bills, deposit checks and more!

MOBILE APP ACCESS

Stay connected on the go with METRO's Mobile app. It's easy to get started!

To Download:

1. Search "touchbanking" on the App Store or Google Play and download the app
2. Open the app and enter METRO's App Code: **mobilemetro**
3. Complete the login process using your Virtual Branch Online Banking Login ID and Security Code



MOBILE CHECK DEPOSIT

With METRO's new Mobile App, you now have the convenience of depositing checks using your smartphone!

No ATM, no extra trip. It's easy!

Just fill out METRO's Remote Deposit Application found online at mcu.org under FORMS & RESOURCES and then click on ACCOUNT FORMS. Submit the form to a friendly METRO staff member and you'll be up and running in no time!

For more information about deposit limitations, availability and endorsement requirements, please visit us online at mcu.org/mobile-app/.



You're 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 46th 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 2019:

Donna Wilson, Chairman
David Schultz, Vice Chairman
Ted Loesch, Director

Credit Union Members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2018. See Salvatore Fragale or Kasey Smith for more information.

HOLIDAY CLOSINGS

Monday, October 8, 2018
Columbus Day
Monday, November 12, 2018
Veterans Day
Thursday, November 22, 2018
Thanksgiving Day
Tuesday, December 25, 2018
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 Barrett
Thomas Seleski

METRO Federal Credit Union

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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



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