

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

2018 MEMBER SURVEY RESULTS

A big **THANK YOU** to all of our members who took the time to participate in our annual member survey. We truly value the information you provided!

Your responses are vital in helping METRO Federal Credit Union provide an experience that meets the highest standards of excellence.

The 2018 survey results were very positive:

- 99% of the respondents would recommend METRO to co-workers and family members.
- 97% of respondents said that they are satisfied with the credit union.

Below are some comments we received from our members:

"Everyone is helpful and friendly. It's always a positive personal experience."

"I would recommend METRO Federal Credit Union because of the friendly, caring, secure, speedy and accurate staff that are there for me in all of my banking needs."

"METRO has always provided me excellent service and worked with me thru many tough times...thanks!"

"Just awesome on every level. I have nothing negative to say, I love METRO."

Wow! Another HUGE Thank You from all the staff here at METRO!

TRIM YOUR CREDIT CARD DEBT With a METRO Signature Loan!



RATES STARTING AT

6.99% ^{APR}

UP TO 60 MONTHS

BORROW UP TO \$25,000!

**Transfer Your High Interest
Credit Card Balances
to a METRO Signature Loan
and Cut Your 2019 Debt!**

**Want a better rate? Transfer an auto loan to METRO
and receive a 1.00% rate discount on your Signature Loan!**

**Apply online today! Contact Gabby or Ryan in the loan department at
847-670-0459 for more information or visit us at www.mcu.org.**

Promotional signature loan rate available for credit scores 680 and higher, 1.00% premium added to rate for scores below 680. A minimum disbursement of \$5,000 is required. Rate for 72 month term is 7.99%^{APR}. 1.00% rate reduction valid on 60 and 72 month promotional signature loan terms with qualifying auto loan transfer. All loan requests are subject to METRO's lending guidelines. Rates not available for refinancing existing METRO loans. Valid 1/1/19 - 3/31/19.

SKIP-A-PAYMENT IS HERE!

Need some extra CASH after the holidays?

Enroll in January's Skip-A-Payment program!

**Skip your JANUARY or FEBRUARY loan payment.
Don't wait! Fill out a Skip-A-Payment form before the
month is up.**

**Visit mcu.org for more details and to download a
Skip-A-Payment form.**



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METRO'S 46th Annual Meeting & Election of Directors

METRO's 46th Annual Meeting will be held on Friday March 1, 2019 in METRO's lobby, located at 2440 E Rand Road in Arlington Heights. The annual business meeting and directors election will begin at 6:15 pm. The candidates up for re-election are:

Donna Wilson
Chairman

David Schultz
Vice Chairman

Ted Loesch
Director

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

4 Tips for Preventing Identity Theft

With the holidays over and tax time approaching, being extra careful this time of year can keep your finances safe!

- 1) **Keep an eye on your credit report** — If checking your credit report isn't something you ever do, you should change that. If a thief opens up an account in your name, this will be an easy red flag to detect! METRO offers a FREE credit report review to all members or you can visit annualcreditreport.com to review your report.
- 2) **Shred it, don't toss it** — When you take the trash to the curb every week, make sure you're not throwing away anything that a fraudster could find valuable! If it contains account numbers, banking information, or social security numbers, make sure its shredded before being dumped.
- 3) **Be cautious online** — There are MANY ways cybercriminals can get you these days. Don't click on anything that looks fishy or asks you for your personal information! For a list of consumer alerts and current scams, visit the FTC's Consumer Information at consumer.ftc.gov.
- 4) **Update your passwords** — Now is the time to make better passwords. Password123 is NOT a safe password! Think of a phrase or question like, "Will the Bears ever win another Championship?" Then use the initials, symbols, and numbers to create your password.

That would look like "WtBewaC2019?" Safe. Secure. Done!



2019 PRIVACY NOTICE

Your 2019 Privacy Notice can be found online at www.mcu.org/privacy-security/. 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.



IRA Time of Year

The deadline for making a 2018 IRA contribution or withdrawal on your retirement fund is quickly approaching.

2018 Traditional IRA Limits

- \$5,500 Standard Annual Deposit Limit
- \$6,500 Catch-up Limit (age 50 & older)

2018 Roth IRA Limits

- \$5,500 Standard Annual Deposit Limit
- \$6,500 Catch-up Limit (age 50 & older)

2018 IRA Contribution Deadline:
Monday, April 15, 2019

Contribute to your Traditional IRA before your taxes are filed so you receive your appropriate tax deduction!

For additional limits and adjusted gross income requirements, please contact your tax advisor or visit www.irs.gov.

HOLIDAY CLOSINGS

Tuesday, January 1, 2019
New Year's Day

Monday, January 21, 2019
Martin Luther King Day

Monday, February 18, 2019
President's 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 Kruzel, Operations & Control Specialist
Gabby Majewska, Loan Officer

SUPERVISORY COMMITTEE

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

METRO Federal Credit Union

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accounts@mcu.org

Drive-Thru Hours

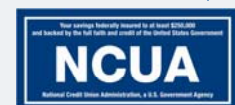
Monday & Tuesday: 7:00 AM to 6:00 PM
Wednesday: 9:00 AM to 5:00 PM
Thursday & Friday: 7:00 AM to 6:00 PM
Saturday: 7:00 AM to 1:00 PM

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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