

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

Open a NEW Premier Checking Account and get a 4.00%^{APR} Share Certificate!

Open a NEW Premier Checking Account with a minimum monthly direct deposit of \$300, enroll in e-Statements, and receive a SPECIAL Share Certificate rate of 4.00%^{APR} for 6 months up to a \$5,000 deposit.

Premier Checking Account Benefits:

- NO minimum balance with a minimum direct deposit of \$300 per month
- Access to over 30,000 Surcharge-FREE ATM locations, Mobile App & Mobile Check Deposit!

At the time you open your NEW Premier Checking account, you can establish and fund your NEW Share Certificate for up to \$5,000 at 4.00%^{APR} for a 6 month term.

Don't miss out on this special rate! Open your Premier Checking Account today!



SECOND CHANCE AUTO LOAN REFINANCE

RATES
STARTING AT
2.99%

UP TO
60 MONTHS
* WITH .25% DISCOUNT
FOR AUTOPAY!



Refinance Your Auto Loan with METRO today
and Get Rewarded with up to \$150 in GAS GIFT CARDS!

APPLY ONLINE TODAY @ MCU.ORG!

Contact Gabby or Ryan in the Loan Department at
847-670-0456 (option 2) for more information
or visit us at mcu.org.

Financing up to 125% of NADA/Kelly Blue Book value, based on credit score. Length of term varies by year, make, model and amount financed. Rates based on credit score and percentage of down payment. All loan applications subject to METRO Federal Credit Union lending guidelines. Promotion not available to refinance existing METRO loans. Offer valid from April 1, 2019 through June 30, 2019.

Home Equity Loans: Save up to \$400!

METRO is reducing Home Equity Loan processing fees this quarter up to \$400! Pay only \$99 in initial processing fees when you apply for your Home Equity Loan. Take a minimum advance of at least \$15,000 on either a Home Equity Fixed or Home Equity Line of Credit Loan and METRO will REIMBURSE your \$99! That's a 100% savings! Tap into your equity and apply online at mcu.org!

HOME EQUITY LOAN FIXED RATE

5 Year	8 Year	10 Year
As low as	As low as	As low as
6.24%^{APR}	6.49%^{APR}	6.99%^{APR}

HOME EQUITY LOAN LINE-OF-CREDIT

20 Year
As low as
6.24%^{APR} *



Up to 90% Loan-to-Value financing based on qualification. \$99 processing fee is refundable with minimum loan disbursement of \$15,000. Loan applications subject to METRO's lending guidelines. Final rate is based on credit score and Loan-to-Value financing. *Home Equity Line-of-Credit annual percentage rate is based on Prime Rate plus .74%. The rate is subject to change January 1st and July 1st each year. The Prime Rate is currently 5.50% as published in the Wall Street Journal as of March 5, 2019. Please consult your tax advisor regarding the deductibility of interest.

METRO's 46th Annual Meeting

The 46th Annual Meeting was held on Friday, March 1, 2019 in METRO's lobby. This year's meeting included the 2018 financial highlights and board officer elections.

At the conclusion of the meeting, the following Board Members were re-elected for a three year term:

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

Congratulations to Donna, David and Ted! And a big THANK YOU to all of our members and volunteers who attended!



4 Reasons to Get Your Auto Loan At METRO

- 1) **Lower interest rates.** Being not-for-profit allows METRO to give earnings back to our members in the form of lower rates, without hidden fees.
- 2) **Personalized service.** You can sit down with a loan officer to go over your unique financial position. We can help you determine a monthly payment you're comfortable with.
- 3) **User-Friendly loan process.** Easily apply online and we get the ball rolling. Buying a car can be stressful, so our loan officers are here to walk you through the entire process.
- 4) **Credit unions have MANY other benefits.** Not only can you pay your loan back with payroll deduction to save even more on interest, but as a METRO member you're eligible for all of our other savings and discount services!

APRIL is Credit Union Youth Month

The future is yours...Picture it! Save for it! Share it!

Young members have limitless potential, and financial education can help them achieve their dreams! This April, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there.

By staying true to credit union philosophy, we can set our young members on the path to financial education, understanding and security!

As your credit union, we want to help you teach your children to learn good financial habits. This is why we created our Student Savings and Checking Account. With no additional minimum balance requirement and MANY FREE services, you can encourage your child to save. Together we can help them picture a bright and exciting future!



Picture it! Save for it! Share it!

HOLIDAY CLOSINGS

Monday, May 27, 2019
Memorial Day

Thursday, July 4, 2019
Independence 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 Barett
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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