MEMO & METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

METRO's 4th Annual Member Appreciation Week

We are Celebrating YOU ALL Week Long!

This year we will be kicking off Member Appreciation Week Monday, June 22, 2020.

Join us all week for our Shred Event, special loan & account promotions, goodies, give-a-ways and raffle prizes! Drop off your shredding bags or boxes inside METRO's lobby during Member Appreciation Week.

MEMBER APPRECIATION & SHRED WEEK:

MONDAY JUNE 22 - through -FRIDAY JUNE 26

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

Check out the Schedule of Events online at mcu.org!

HOME EQUITY LOAN SPECIAL

2.99%^{APR*}

Home Equity Line-of-Credit Special

Reduced Rate until June 30, 2021!

SAVE ON FINANCE CHARGES
THE FIRST YEAR OF YOUR LOAN!

Apply Online Today at MCU.ORG

*Introductory rate of 2.99% APR good through June 30, 2021. Loan rate recalculates to published rate plus 0.74% on July 1, 2021. 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 4.25% as published in the Wall Street Journal as of March 4, 2020. Final rate is based on credit score and Loan-to-Value financing. Please consult your tax advisor regarding the deductibility of interest.

VISA Balance Transfer Special

5.99% APR

NO BALANCE TRANSFER FEES EVER! PLUS, the transferred balance is FIXED at 5.99% for the life of the balance.

Don't Have a METRO VISA Credit Card Yet? APPLY TODAY for your FIXED, LOW Rate card with REWARDS! It's The Perfect VISA Card! Easy to Apply, Quick Approvals, and Lots of Benefits!

Visit mcu.org for complete details

MCU.ORG

METRO's 47th Annual Meeting Results

The 47th Annual Meeting was held on Friday, February 28, 2020 in METRO's lobby. This year's meeting included the 2019 financial highlights and board officer elections.

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

Susan Gwinnup Secretary Ed Geiss Director

Congratulations to Susan and Ed!

And a big THANK YOU to all of our members and volunteers who attended!





METRO now offers free *Zelle* service within our online Bill Payment system!

Zelle is a fast, safe and easy way to send and receive money.

FAST. Delivery is typically within minutes between enrolled users.¹

SAFE. Access *Zelle* from your online banking account or mobile app.

EASY. Send money to almost anyone you know and trust using only their email address or U.S. mobile phone number.²

Enroll through online banking today or learn more at mcu.org/Zelle.

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. ²Must have a bank account in the U.S. to use *Zelle*.

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The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

APRIL is Credit Union Youth Month



- Saving
- Spending
- Investing

- Budgeting
- Charitable giving



METRO can serve as an important ally for parents in their mission to teach their kids to be financially responsible. This year's kid-friendly theme emphasizes the benefits of wise saving and spending, engaging kids at METRO and within the community to help them develop healthy money habits! So join us this April on educating youth about financial health!

For KIDS 12 and under:

When you open an account at METRO, take advantage of our NEW Kids Club Account as well! Earn a premium rate of **2.00%** in this special Club Account for balances up to **\$500!** Applications are available online at mcu.org or at the credit union. Please contact a Member Service Representative at 847-670-0456, ext. 1, for more information.



HOLIDAY CLOSINGS

Monday, May 25, 2020 Memorial Day

Saturday, July 4, 2020 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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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



