

# MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

**ANY Year  
ANY Make  
ANY Model**

**AUTO LOAN FINANCING**  
RATES STARTING AT

**1.99%<sup>APR\*</sup>**

Up to 54 Months and 100% Financing!

**You Asked and it's Back!**

**METRO's Most Popular Auto Loan Special is Here Until August 31st, 2020!**



- **SKIP YOUR FIRST MONTH'S PAYMENT!**
- **Available for Purchases and Refinances**
- **Apply Online Today at [www.mcu.org](http://www.mcu.org)**

\* Financing up to 100% of NADA/Kelly Blue Book retail value for up to 54 months. 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. Final rate based on credit score and percentage of down payment, with automatic payment from savings or payroll deduction. All loan applications subject to METRO Federal Credit Union lending guidelines. Promotion not available to refinance existing METRO loans. Offer valid from 7/1/2020 through 8/31/2020.

## Member Appreciation Week Postponed

After careful consideration, and in light of the ongoing COVID-19 developments, we have decided to postpone METRO's Annual Member Appreciation Week and Shred Event.

We are working on finalizing the new details and expect the event to take place in mid October. Updates will be posted as soon as they become available! We thank you so for your patience and support!

## SKIP-A-PAYMENT IS HERE!

**Want some extra CASH for the summer?** Skip your **August 2020\*** loan payment and put some money back in your pocket. **Don't Wait - Apply Today!** All requests must be received by July 31st.

Visit [mcu.org](http://mcu.org) for details and to download your Skip-A-Payment form. **Questions?** Contact the loan department at 847-670-0456, ext. 2.

\*Members who received **COVID-19 Skip-A-Payments** are **not** eligible for METRO's August Skip-A-Payment program.



## SPOTLIGHT: YOUTH ACCOUNTS

METRO can serve as an important ally for parents in their mission to teach their kids to be financially responsible. Let us help with our Youth Accounts!

Kids & Teens—SAVE as much as you want on your own schedule - from birthday money, babysitting, allowance, or even your part-time job.

### KIDS CLUB ACCOUNT (ages 0-12)

**Calling all KIDS 12 and under!**

When your child opens a savings account at METRO, you can also take advantage of our NEW Kids Club Account!

**This special savings account earns  
A premium rate of 2.00%<sup>APR</sup> on  
balances up to \$500!**

It's never too early to have money talk and start teaching your young ones to SAVE.

### STUDENT ACCOUNTS (ages 13-26)

#### STUDENT SAVINGS

Start off building your savings without the hassle! With a \$10 initial deposit and no monthly minimum balance fees, METRO makes savings easy!

#### STUDENT CHECKING

Start your student off with a checking account that has TONS of benefits:

**EASY ACCESS** - with a VISA Debit Card and METRO's Mobile App, you're good to go!

**NO MINIMUM BALANCE** - Don't waste precious money on monthly fees!

All applications are available online at [mcu.org](http://mcu.org) or at the credit union. Please contact a Member Service Representative at 847-670-0456, ext. 1, for more information.



## HAPPY RETIREMENT, ED!

Board of Directors member, Ed Geiss, announced his retirement from METRO's board effective May 2020.

Ed has been a member of METRO Federal Credit Union since 1987 and has served on the Board of Directors since 2001.



Not only has Ed been an advocate and supporter of the Credit Union, he is also a humanitarian at heart. Ed has dedicated his life's work to helping those less fortunate. Ed's contributions to the board derived from his inherent philanthropy and his employment at the Village of Arlington Heights. Ed previously retired from the Village of Arlington Heights as Director of Human Services.

METRO's Board of Directors, President and Staff thank Ed for his 19 years of service and ongoing patronage!

## HOLIDAY CLOSINGS

**Saturday, July 4, 2020**  
Independence Day

**Monday, September 7, 2020**  
Labor Day

#### BOARD OF DIRECTORS

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

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

#### Drive-Thru Hours

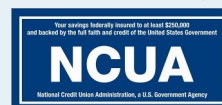
Monday & Tuesday: 7:00 AM to 6:00 PM  
Wednesday: 9:00 AM to 5:00 PM  
Thursday & Friday: 7:00 AM to 6:00 PM  
Saturday: 7:00 AM to 1:00 PM

#### 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**