

MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

2020 METRO Member Survey

Let us know about your METRO experience by completing our online member survey. We rely on your feedback to help us provide great products and excellent services for **YOU!**

You will receive an email at the beginning of October with a link to the 2020 Member Survey.

Your Comments Are Key! Your comments help us identify the things we are doing right and where we can do better.

We will randomly draw FOUR completed member surveys to win a \$50 GAS CARD!

You may also visit www.mcu.org and click on the member survey link to access the survey or complete a fillable PDF copy.



Holiday

Signature Loan Special

We Have Your CASH
for the Holidays!



RATES STARTING AT 0%^{APR*} !

METRO is here to help you for the holidays! Cover extra expenses or increase your gift-giving budget this holiday with an affordable loan!

Pick the loan amount that's right for you:

Tier	Amount	Rate (Starting at)	Fee	Term
# 1	\$1,200	0%*	\$40	up to 10 Months
# 2	\$3,600	3.49%*	\$40	up to 22 Months
# 3	\$10,000	5.99%*	\$0	up to 48 Months
# 4	\$25,000	7.99%*	\$0	up to 84 Months

APPLY ONLINE AT MCU.ORG

*Applications for Tier #1 with current delinquencies will be ineligible. The \$40 loan processing fee is non-refundable and due upon signing. The monthly payment for a \$1,200 loan, at 0%^{APR} for 10 months, is \$120 per month. The final rate for Tiers #2, #3, and #4 is based on credit score. Promotion not available to refinance existing METRO loans. Offer valid 10/1/20 - 12/31/20.

MEMBER APPRECIATION WEEK

Tuesday, October 13th - Saturday, October 17th

This year we will be kicking off Member Appreciation Week Tuesday, October 13th, 2020. Join us all week for our **SHRED EVENT**, special promotions, goodies, give-a-ways and raffle prizes! Check out the Schedule of Events online at mcu.org for more information.



MCU.ORG

Your 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 48th 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 2021:

Dean Stewart, Treasurer
Larry DeLegge, Director
John Feit, Director

Credit Union Members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2020. See Salvatore Fragale or Kasey Smith for more information.

TREND WATCH: Payment App Scams

There's been an increase in scams through mobile payment apps, like **Cash App** and **Venmo**.

There are several variations of the mobile payment app scam, most of which involve scammers hijacking the victim's linked checking account or credit card and using it to pay for their own purchases.

In the latest trending scam, a payment app user wins a large cash prize contest on a social media platform. The victim receives a message informing them they've won the giveaway — but they need to pay a small fee to verify themselves and receive their cash prize. The victim pays the fee and waits for their big payday. Unfortunately, it never lands in their account, and they won't see the funds they used to pay the "fee" ever again.

The scam can be pulled off through any payment app, but most commonly targets **Cash App** users.

Protect yourself from this scam by recognizing the red flags. Here's what you need to know about Cash App and similar payment apps:

- **Cash App** will never ask customers to send them money as a "processing fee" or for "verification."
- **Cash App** will not ask users to share their PIN or sign-in code outside the app.
- **Cash App** has two official Twitter accounts, @cashapp and @cashsupport, and both have blue, verified check marks.
- If a post, text or email looks suspicious, don't take any chances; ignore it!
- Check your account history often! Use your mobile app, online banking, or statement to verify debit card transactions on a regular basis.



If you believe you have fallen victim to a mobile payment app scam, contact the app's support through the app or website; they may be able to reverse the transaction.

HOLIDAY CLOSINGS

Monday 10/12/2020
Columbus Day
Wednesday 11/11/2020
Veterans Day
Thursday 11/26/2020
Thanksgiving Day
Friday 12/25/2020
Christmas Day

BOARD OF DIRECTORS

Donna Wilson, Chairman
David Schultz, Vice Chairman
Dean Stewart, Treasurer
Susan Gwinnup, Secretary
Larry DeLegge, Director
Ted Loesch, Director
John Feit, 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

2440 E. Rand Road • Arlington Heights, IL 60004
Phone: (847) 670-0456 • Fax: (847) 670-0401
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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