MEMO & METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

2020 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 us provide an experience that meets the highest standards of excellence.

The 2020 survey results were very positive:



98% of the respondents would recommend METRO to co-workers and family members!

Below are some comments we received from our members:

"The employees are excellent. Helpful, knowledgeable and always very friendly and courteous."

"Great benefits to members and customer service is top notch! Thank you!"

"Hometown feeling - not a big chain but everything you need or want."

"Everyone I've ever delt with there is so friendly, knowledgeable and willing to help. The loan rates are great and you get a response back from a staff member quick."

Wow! We have the GREATEST members! Thank you from all of us at METRO Federal Credit Union.



TRIM YOUR DEBT

WITH A METRO SIGNATURE LOAN

RATES STARTING AT

6.99%

BORROW UP TO \$40,000 (2)



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



METRO's Signature Loan special is valid for debt consolidation and credit card balance transfers. A minimum disbursement of \$5,000 is required. (1) Final rate is based on credit score and term, 1.00% rate reduction valid on promotional signature loan with eligible auto loan transfer. (2)Loan amounts greater than \$25,000 available with qualifying collateral. All loan requests are subject to METRO's lending guidelines. Rates not available to refinance existing METRO loans. Valid 1/1/21-3/31/21

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.



Send Money with Zelle®



FAST

Send and receive money typically in minutes¹



Send money using only an email address or U.S. mobile phone number



Just log in to your online or mobile bank account

1 Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle







LOG INTO ONLINE BANKING TO GET STARTED

48th Annual Meeting & Election of Directors

METRO's 48th Annual Meeting will be held on Friday, March 5, 2021 at 6pm.

The candidates up for re-election are:

DEAN STEWART, Treasurer LARRY DELEGGE, Director JOHN FEIT, Director

Based on CDC guidelines, the annual business meeting and directors election may be in person or virtual.

Please continue to check METRO's webpage at mcu.org for more information and updates.

IRA Time of Year

quickly approaching.

2020 IRA Contribution Deadline: Thursday, April 15, 2021

Stop into the credit union to complete your annual IRA transaction before the deadline.

Need the Roth or Traditional IRA limits? Visit us online at mcu.org/ira-accounts for Tradition IRA limits or at mcu.org/roth -ira-accounts for Roth IRA limits.

The deadline for making a 2020 IRA contribution on your retirement fund is

> 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 accountservices@mcu.org

HOLIDAY CLOSINGS

Friday, January 1, 2021

New Year's Day

Monday, January 18, 2021

Martin Luther King Day

Monday, February 15, 2021

President's Day

BOARD OF DIRECTORS

Larry DeLegge, Director Ted Loesch, Director

CREDIT UNION OFFICERS

Salvatore Fragale, President

Kasey Smith, Operations Officer

Lisa Kruzel, Operations & Control Specialist

John Feit, Director

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

Drive-Thru Hours

8:00 AM to 5:00 PM Monday & Tuesday: Wednesday: 9:00 AM to 5:00 PM 8:00 AM to 5:00 PM Thursday & Friday: Saturday: 8:00 AM to 1:00 PM

Lobby Hours

Monday & Tuesday: 8:00 AM to 5:00 PM 9:00 AM to 5:00 PM Wednesday: 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





2021 PRIVACY NOTICE

Your 2021 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 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.