

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

## ANY YEAR. ANY MAKE. ANY MODEL.

AUTO PURCHASE OR REFINANCE SPECIAL

RATES STARTING AT

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

UP TO 48 MONTHS

## METRO'S 48TH ANNUAL MEETING RESULTS

The 48th Annual Meeting was held virtually on Friday, March 5, 2021. This year's meeting included the 2020 financial highlights and board officer elections. At the conclusion of the meeting, the following Board Members were re-elected for a three-year term:

- Dean Stewart
- Larry DeLegge
- John Feit

CONGRATULATIONS to Dean, Larry, and John, and a big THANK YOU to all of our members and volunteers who attended!

## Auto Loan Purchase or Refinance Special

**ANY YEAR. ANY MAKE. ANY MODEL.**

METRO's most popular promotion is back for a limited time! Now is the PERFECT opportunity to refinance your vehicle loan from another financial institution OR purchase that car you've been eyeing. Get a great rate at METRO, along with some other benefits:

- FOR PURCHASES OR REFINANCES
- UP TO 125% FINANCING AVAILABLE
- LOW RATES & TERMS UP TO 84 MONTHS
- SKIP YOUR FIRST MONTH'S PAYMENT OPTION
- **ADD GAP PLUS!** LESS THAN HALF THE DEALERSHIP PRICE AND INCLUDES DEDUCTIBLE ASSISTANCE & REPLACEMENT CREDIT!

**APPLY ONLINE AT [MCU.ORG](https://mcu.org)** 

For more information, please contact METRO's Loan Department at 847-670-0456, ext. 2, or visit us online at [mcu.org](https://mcu.org).

\*100% financing of NADA/Kelly Blue Book retail value included. 125% financing available, along with terms up to 84 months, with an added premium. Final rate based on credit score, amount financed, year of vehicle and term, with automatic payment. Length of term varies by year, make, model and amount financed. All loan applications subject to METRO Federal Credit Union lending guidelines. Promotion not available to refinance existing METRO loans. Offer valid from 4/1/2021 through 6/30/2021.

## HOME EQUITY SPECIAL

CONTACT GABBY IN THE LOAN DEPARTMENT AT  
847-670-0456, EXT. 2, FOR MORE INFORMATION!

### LINE-OF-CREDIT

# 2.99% APR\*

REDUCED RATE THROUGH JUNE 30, 2022

OPEN YOUR HOME EQUITY LINE-OF-CREDIT TODAY  
AND PAY ONLY 2.99%<sup>APR</sup> THROUGH 6/30/2022  
ON ANY CREDIT ADVANCES.

**PLUS REDUCED  
FEES AT \$199**

\*Home Equity Line-of-Credit introductory rate of 2.99%APR good through June 30, 2022. Loan rate recalculates to current published rate plus an indexed margin on July 1, 2022. Property values are based on the lesser of the current appraised value or Freddie MAC Home Value Explorer (HVE®) with a condition report. Independent appraisals not accepted. Up to 90% Loan-to-Value financing based on qualification. Loan applications subject to METRO's lending guidelines. Final rate is based on credit score and Loan-to-Value financing. Processing fee is non-refundable. The Home Equity Line-of-Credit annual percentage rate is based on Prime Rates plus an indexed margin. The rate is subject to change January 1st and July 1st each year. The prime rate is currently 3.25% as published in the Wall Street Journal as of March 1, 2021. Please consult your tax advisor regarding the deductibility of interest.

## April is Credit Union Youth Month

BE A **CREDIT UNION SAVER** &  
YOUR SAVINGS WILL **NEVER GO EXTINCT™**

### ENCOURAGE YOUR KIDS TO BE CREDIT UNION SAVERS!

Along with parents, METRO is here to help teach financial responsibility and common financial concepts. This year's kid-friendly theme emphasizes the benefits of wise savings, engaging kids to help them develop healthy money habits.

#### KIDS & STUDENTS:

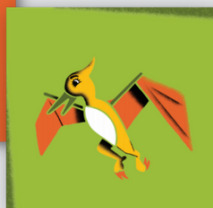
- 1- Open your very own account at METRO!
- 2- Find ways to earn money: Consider selling old toys or clothes. Maybe take on extra chores like dog walking or yard work.
3. Bring your savings to METRO each week and watch your deposits grow as you earn interest!

#### FOR KIDS 12 & 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%<sup>APR</sup>** in this special Club Account for balances up to **\$500!**

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.



### HOLIDAY CLOSINGS

#### MEMORIAL DAY

Monday 5/31/2021

#### INDEPENDENCE DAY

Monday (observed) 7/5/2021

### OFFICE & DRIVE-THRU

2440 E. Rand Road  
Arlington Heights, IL 60004

### CONTACT US

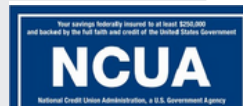
#### EMAIL

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FAX 847-670-0401

WEB [www.mcu.org](http://www.mcu.org)



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