

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

Visa Balance Transfer Special

START SAVING TODAY WITH TWO GREAT OPTIONS TO CHOOSE FROM:

1

6.99%^{APR}
FOR EVERYONE

2

0.00%^{APR}
FOR 12 MONTHS



MEMBER APPRECIATION WEEK IS COMING

Celebrate with METRO during our 5th Member Appreciation Week! This year's celebration will begin Monday, September 20th, 2021.

MEMBER APPRECIATION & SHRED WEEK
9/20/21– 9/24/21

Join us all week for our shred event, loan & account promotions, and give-aways. You can drop off your shredding inside METRO's lobby during Member Appreciation Week. We hope to see you there!

For more information, please visit us online at mcu.org.

Visa Balance Transfer Special

CHOOSE ONE OF OUR BALANCE TRANSFER OPTIONS TO CONSOLIDATE YOUR CREDIT CARD DEBT.

Save on finance charges today by transferring your credit card balances to a METRO Visa Credit Card. You're able to choose the option that fits your needs best:

OPTION 1: 6.99%APR Fixed-Rate

- Fixed-Rate for the life of your transferred balance
- No balance transfer fee
- Plus, all the perks of a METRO Visa

OPTION 2: 0.00%APR for 12 Months

- Reduced-Rate for 12 consecutive bill cycles
- Low, 3% balance transfer fee
- Plus, all the perks of a METRO Visa



Don't have a METRO Visa? No problem! Apply today and we'll let you know your approved credit limit! Apply online at www.mcu.org. For more information, visit us online at mcu.org or contact the loan department at 847-670-0456, ext. 2.

*Offer valid from 7/1/21 thru 9/30/21. Promotion available for Visa balance transfers only and cannot be used to pay off another METRO Federal Credit Union loan or line of credit. Must meet membership and credit requirements. Scorecard rewards points not available on transferred balances during this promotion. APR = Annual Percentage Rate. For complete terms and conditions, please visit mcu.org.

METRO's SKIP-A PAYMENT PROGRAM is here!

**DON'T WAIT!
THIS OFFER IS GOOD FOR
JULY OR AUGUST 2021**

**APPLY BY 7/31/2021 TO SKIP YOUR LOAN PAYMENT.
SKIP-A-PAY FORMS AVAILABLE ONLINE AT
MCU.ORG OR IN METRO'S LOBBY.**

*This program is not available during the first six (6) months of the loan agreement. Eligible loans are Auto, RV, Signature & Home Equity Line-of-Credit and must be in good standing. Interest will continue to accrue from the date of your last payment. The skip-a-payment form is a request to skip ONE month only and will not impact credit rating. Each eligible loan can have a maximum of four (4) approved requests over the duration of the loan. All forms must be received in office no later than 7/31/2021.



Last Chance Auto Refinance

Did you purchase a vehicle recently and miss out on our last auto loan special? Don't worry! You can still refinance your auto loan from another financial institution and get a great, LOW rate at METRO! Plus, get up to \$50 in Gas Gift Cards.

**Apply online at mcu.org, or in our lobby,
for NEW AUTO LOAN rates as low as 1.99%^{APR}
and USED AUTO LOAN rates as low as 2.49%^{APR}.**

Still looking for the right car? Apply today and get your quick preapproval. You can take advantage of our same low rates! For more information, contact Ana or Gabby in the Loan Department at 847-670-0456, ext. 2.

*Final rate based on credit history and amount financed. Rates are available for purchase or refinance. Financing is 85% of the purchase price for new vehicles and 85% of the NADA/KBB retail value for used vehicles. Up to 125% financing available with an added premium. Rates not available to refinance existing METRO loans. Gift cards will be granted at the time of the loan disbursement. Loans under \$30,000 are eligible for \$25 gas gift card and loans over \$30,000 are eligible for \$50 gas gift card.



HOLIDAY CLOSINGS

INDEPENDENCE DAY
Monday (observed) 7/5/2021

LABOR DAY
Monday 9/6/2021

COLUMBUS DAY
Monday 10/11/21

OFFICE & DRIVE-THRU

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CONTACT US

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