

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

## Holiday Loan Special

RATES AS LOW AS

# 3.99%<sup>APR\*</sup>

**APPLY NOW!**



### 2021 MEMBER SURVEY

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

At the beginning of October, you will receive an email with a link to the 2021 Member Survey. Please complete and submit the survey by 11/15/21.



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

## Holiday Loan Special



### A PERSONAL LOAN IN TIME FOR THE HOLIDAYS AT A GREAT RATE

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

With METRO's holiday loan special, you can use your money for whatever you need! Get your holiday shopping done early, consolidate high-interest debt, or maybe take a long, overdue holiday vacation!

**BORROW UP TO \$25,000  
FOR UP TO 84 MONTHS!**

**APPLY ONLINE AT  
MCU.ORG**



For more information, visit us online at [mcu.org](http://mcu.org) or contact our loan department at 847-670-0456, ext. 2.

\*Offer valid from 10/1/21 thru 12/31/21. Final rate based on credit score and term. Promotion not available to refinance existing METRO loans. APR = Annual Percentage Rate. For complete terms and conditions, please visit [mcu.org](http://mcu.org).



# Keep Your Data Safe While Traveling this Holiday Season

## 3 IDENTITY THEFT PROTECTION TIPS FROM TRANSUNION

1. **Keep important documents safe.** When in transit, keep your IDs and credit cards in a secure spot on you or a bag you carry at all times. Never leave them unattended.
2. **Be cautious of public Wifi.** Practice safe browsing habits, especially since it's easier for thieves to capture your data hotspots that are not secure.
3. **Consider freezing your credit.** A credit freeze is a proactive step to protecting your identity. If your information ends up in the wrong hands, a credit freeze can help prevent new accounts from being opened in your name. It's free to do with the three credit bureaus. To add a credit freeze on your TransUnion credit report, visit [transunion.com/credit-freeze](https://transunion.com/credit-freeze).

## Christmas Club Accounts

### YOUR MONEY IS COMING

METRO's Christmas Club Account holders will be ready for holiday shopping! Club account funds will be transferred or mailed on the first business day of November.

Don't have a Christmas Club Account? Plan early for next holiday season by opening a Christmas Club Account today and allocate a portion of your direct deposit to your club account to make saving automatic. It's an easy way to prepare for holiday shopping!



## METRO's Annual Meeting

### PLANNING IS UNDERWAY

METRO's 49th 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 2022:

**Donna Wilson**  
Chairman

**David Schultz**  
Vice Chairman

**Diane McNulty**  
Director

Credit Union members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2021. See Salvatore Fragale or Kasey Smith for more information.

*Happy Holidays!*

### HOLIDAY CLOSINGS

COLUMBUS DAY	
Monday	10/11/21
VETERAN'S DAY	
Thursday	11/11/2021
THANKSGIVING DAY	
Thursday	11/25/21
CHRISTMAS DAY	
Saturday	12/25/21

### OFFICE & DRIVE-THRU

2440 E. Rand Road  
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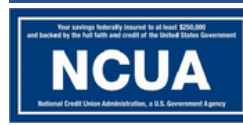
### CONTACT US

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