

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

SAY YES!



PAYOFF YOUR DEBT
WITH A METRO SIGNATURE LOAN
AND SAVE!

RATES STARTING AT

6.99%



BORROW UP TO \$40,000*



1.00% RATE DISCOUNT OPTION*

2021 MEMBER SURVEY RESULTS

Thank you to everyone who took the time to participate in our annual member survey! We truly value the information you provide.

The 2021 survey results were very positive:

99%

of the respondents would recommend METRO!



WOW, we have the BEST members!
Thank you again from all of us!

METRO Signature Loan Special

SAY YES TO PAYING LESS! CONSOLIDATE YOUR DEBT TODAY.

Transfer your high-interest personal loans or credit card balances to a METRO Signature Loan and PAY LESS! Rates start at 6.99%APR, PLUS you can even reduce your rate by 1.00% with an Auto Loan Transfer. Say YES and apply online now at mcu.org!



Get our best rate! Transfer an auto loan to METRO and receive a **1.00% RATE DISCOUNT** on your Signature Loan Special!

Refinance your New or Used Auto Loan from another institution when applying for your signature loan and reduce your signature loan finance charges even more! Plus, elect to pay back your loan with payroll deduction for easy, no-hassle payments that save you money in the long term.



Have a vehicle that's paid off? You can use the equity in your vehicle, combined with METRO's Signature Loan to borrow up to **\$40,000!**

For more information, visit us online at mcu.org or contact our loan department at 847-670-0456, ext. 2.

*Offer valid from 1/1/22 thru 3/31/22. 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.

METRO's SKIP-A-PAYMENT PROGRAM is here!

DON'T WAIT!

**THIS OFFER IS GOOD FOR
JANUARY OR FEBRUARY 2022
PAYMENTS**

**APPLY BY 1/31/2022 TO SKIP YOUR LOAN PAYMENT.
SKIP-A-PAYMENT 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 1/31/2022.



2022 Privacy Notice

VIEW IT ONLINE AT [MCU.ORG/PRIVACY-SECURITY](https://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, contact us at 847-670-0456 or view the Privacy Notice online at mcu.org.

METRO's Annual Meeting

MEETING & ELECTION OF DIRECTORS

METRO's 49th Annual Meeting will be held on Friday March 4, 2022 at 6pm. The candidates up for re-election are:

Donna Wilson
Chairman

David Schultz
Vice Chairman

Diane McNulty
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.



HOLIDAY CLOSINGS

NEW YEAR'S DAY Saturday	1/01/2022
MLK JR. DAY Monday	1/17/2022
PRESIDENT'S DAY Monday	2/21/2022

OFFICE & DRIVE-THRU

2440 E. Rand Road
Arlington Heights, IL 60004

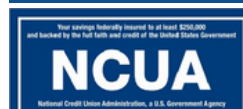
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