

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

HOME EQUITY LINE-OF-CREDIT SPECIAL



RATES AS LOW AS

2.99% APR*

REDUCED RATE THROUGH
JUNE 30, 2023

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Home Equity Line-of-Credit Special

REDUCED RATE PROMOTION!

Save on finance charges the first year of your loan! Use your home's equity for home repairs, college tuition, or even a long, overdue vacation.

Open your Home Equity Line-of-Credit loan today and pay as low as **2.99%APR*** the first year of your loan.

Home Equity Line-Of-Credit Features:

- 10 Year Draw Period
- Revolving Credit Line (20 Year Repayment)
- No Pre-payment Penalties
- No Annual Fees
- Convenient Access to Your Money

REDUCED FEES!

\$199

Apply today at mcu.org and take advantage of this great offer! For more information, visit us online at mcu.org or contact our loan department at 847-670-0456, ext. 2.

*Up to 85% Loan-to-Value financing based on qualification. The processing fee is non-refundable. Loan applications are subject to METRO's lending guidelines. Final rate is based on credit score and Loan-to-Value financing (LTV). Introductory rate as low as 2.99%APR for A credit and financing 65% LTV or less. Loan special good through June 30, 2023. Loan rate recalculates to the current published rate plus an added margin on July 1, 2023. The Home Equity Line-of-Credit annual percentage rate is based on Prime Rates plus an added margin. Please visit mcu.org/home-equity-special/ for additional loan terms and conditions.



Own your financial future at METRO. A not for profit, not for charity, but for SERVICE credit union.

METRO's 49th Annual Meeting

MEETING & ELECTION OF DIRECTORS

The credit union's 49th annual meeting was held virtually on Friday, March 4, 2022. This year's meeting included the 2021 financial highlights and Board Officer elections.

At the conclusion of the meeting, the following Board Members were re-elected for a three-year term:

DONNA WILSON, CHAIRMAN

DAVID SCHULTZ, VICE CHAIRMAN

DIANE MCNULTY, DIRECTOR

CONGRATULATIONS to Donna, David, and Diane! And another big congratulations to all of our raffle prize winners! Thank you to all of our members and volunteers who attended.



accountservices@mcu.org



847-670-0456



SAVE SMALL. DREAM BIG.

**APRIL IS
CREDIT UNION
YOUTH MONTH!**

METRO wants to help your kids fulfill their big dreams! Our Youth Savings Account can encourage kids to practice good financial habits that will enable them to fulfill their dreams.



Dreaming BIG doesn't mean you need to start with big actions. The first step is usually the hardest, but once it's taken, you can use momentum to propel you forward.

METRO has the tools to help fulfill these dreams. With a **Youth Savings Account** that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams.

YOUTH SAVINGS ACCOUNT

For kids & students: No minimum balance with all the benefits!

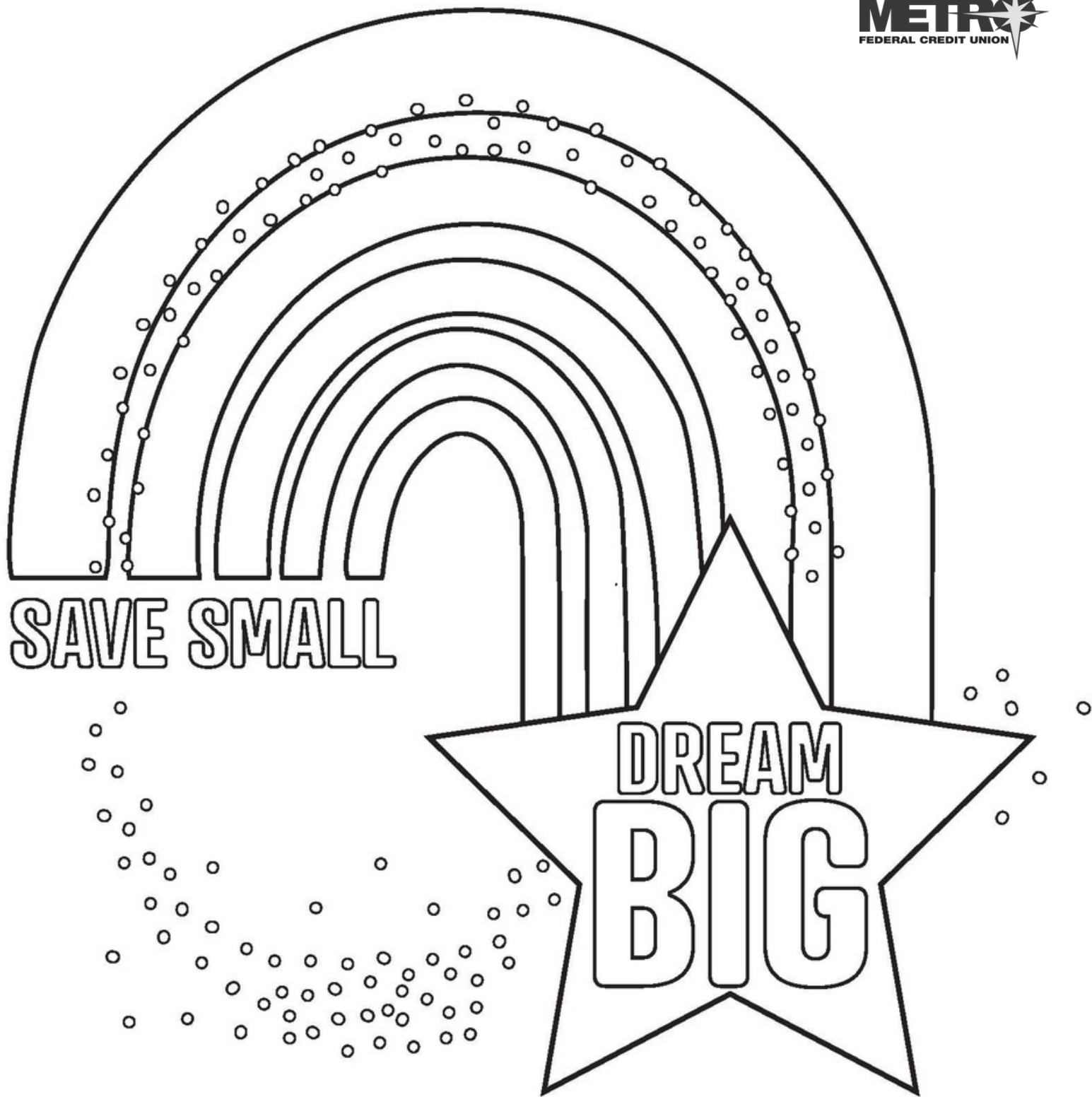
KIDS CLUB ACCOUNT

Kids 12 & under earn a premium rate of **2.00%APR** on this special Club Account on balances up to **\$500!**

Join us in April for National Credit Union Youth Month as credit unions across the country encourage youth to start saving. Learning this good financial habit at a young age will set them up on the path to successful financial well-being and a bright future!

#CUyouthmonth

Printable Coloring Sheet on the Following Page:



SAVE SMALL

DREAM
BIG

at your credit union™

SUPPORTED BY

Sending money to those you know is quick and easy with Zelle®.

Find Zelle® in the METRO TouchBanking app.

Learn more at mcu.org/zelle.



Money sent with Zelle® goes directly from your checking account to theirs, and is:

- ✓ **Fast.** Money sent is typically available to use within minutes*.
- ✓ **Safe.** Send money right from our app.
- ✓ **Free.** There are no fees* to send money with Zelle®.

Ways you can use Zelle®:

- Share the cost of a group gift
- Send money for groceries, rent or other expenses
- Split the cost of dinner with your friend
- Send money for a birthday, wedding or graduation gift

1

Log into the METRO TouchBanking app

2

In the main menu, select "Transfer and Pay"

3

Select "Send money with Zelle®"

4

Enroll your U.S. mobile number or email address

5

Send money to family and friends

Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. * U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. Enrollment in FREE Online Bill Payment, with a METRO Checking Account, is required to access Zelle on the TouchBanking app.



HOLIDAY CLOSINGS

MEMORIAL DAY
Monday 5/30/2022

JUNETEENTH NATIONAL
INDEPENDENCE DAY
Monday (observed) 6/20/2022

OFFICE & DRIVE-THRU

2440 E. Rand Road
Arlington Heights, IL 60004

Monday & Tuesday 8am - 5pm
Wednesday 9am - 5pm
Thursday & Friday 8am - 5pm
Saturday 8am - 1pm

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