

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

## Holiday Loan Special

RATES AS LOW AS

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

**APPLY NOW!**



## Cover Extra Expenses With NO Impact to Your Credit!

### NEED CASH THIS HOLIDAY?

With Metro's Holiday Loan Special you can use your money for whatever you need - holiday shopping or a vacation! **Plus, apply without impacting your credit report.** Only a soft inquiry is performed to verify your payment history.

We can deduct the \$40 processing fee from your account or collect it at the time of the loan disbursement. It's the perfect short-term way to cover expenses and avoid high-interest credit cards!

### IN THIS ISSUE

- HOLIDAY LOAN SPECIAL
- VISA CREDIT CARD APPROVAL
- DON'T FALL FOR HOLIDAY SCAMS
- SPOTLIGHT: CHRISTMAS CLUB
- 2022 MEMBER SURVEY
- 50TH ANNUAL MEETING

BORROW:	TERM:	RATE:
\$2,400	12 MONTHS	1.99% <sup>APR*</sup>
\$4,800	24 MONTHS	4.99% <sup>APR*</sup>

**APPLY ONLINE AT [MCU.ORG](https://mcu.org)**  
All applications subject to \$40 processing fee.



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

\*Applications with current delinquencies will be ineligible. \$40 processing fee is non-refundable. 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/holiday-loan](https://mcu.org/holiday-loan).

# You're Approved\* for a Metro Visa Card

## BUILD CREDIT AND EARN REWARDS

Carrying our Visa Credit Card is a great value and we want to put one in YOUR wallet! It's easy to apply and with a quick approval, you'll be on your way to great credit in no time.



Take advantage of Metro's Visa Credit Card today and receive:



Low  
Fixed  
Rates



No  
Annual  
Fees



Reward  
Earning  
Cards



24/7  
Fraud  
Protection

Every cardholder is automatically enrolled in ScoreCard Rewards and can redeem merchandise and travel rewards with as little as 2,500 points. You can access your points and statements online with eZCard Info and manage your bills, payments, and spending wherever convenient.

With three different cards to choose from, you'll be able to find a card that's right for you!

Learn more by visiting us at [mcu.org](http://mcu.org) or calling the Loan Department at 847-670-0456, ext. 2.

APPLY TODAY AT [MCU.ORG](http://MCU.ORG)

\*Metro lending guidelines apply. If applicant does not qualify for an unsecured credit card, a secured credit card will be offered.

## Don't Fall For One of These Holiday Scams

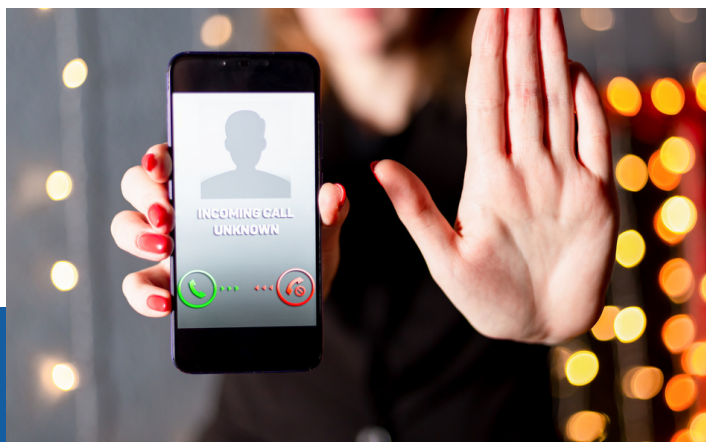
AS THE HOLIDAYS APPROACH, HERE IS A LIST OF FRAUD TRENDS TO WATCH OUT FOR:

**P2P Scams** - Tens of millions were defrauded through scams involving digital wallets and person-to-person payment apps. This number may increase as P2P continues to grow in popularity. Use a source you trust, like Zelle from Metro, and only send money to people you know!

**E-commerce Scams** - It is estimated that shipping fraud has increased nearly 800% worldwide in the past year. Fraudsters commonly target social media platforms, so buyers beware! Read reviews and research the company before doing business.

**Employment Scams** - Employment-related scams are on the rise since the pandemic. According to the 2021 BBB Scam Tracker Risk Report, employment scams were the second-riskiest type of fraud behind online purchase scams for 18-24 year-old demographics, and third-riskiest for those in the 25-34, 35-44 and 55-64 brackets.

**Scholarship/Financial Aid Scams** - Following the recent loan forgiveness announcement, there has been a sharp increase in education and student loan scams. Be extra suspicious of calls, texts, or emails you receive about paying off your debt.



# Spotlight: Christmas Club Account

Save year round for any expense.  
We'll deposit your money  
November 1st each year!



**AUTOMATE YOUR  
SAVINGS EACH YEAR**



**EASY AND  
CONVENIENT**



**AVOID HOLIDAY  
STRESS**

Enjoy the holidays even more by opening a Christmas Club account. Start saving now, and you will have next Christmas in the bag! The best news is that you can open a Christmas Club account any time during the year!

Deposit to the account as you see fit – make deposits yourself, transfer from other METRO accounts, or deposit directly to your account through payroll deduction. Your club account always earns a competitive rate!

On the first business day in November, the funds you've accumulated throughout the year are paid to you by either direct deposit to your METRO checking account or we'll mail you a check.

So avoid the financial stress of the holidays by saving a little bit all year long. Take advantage of Metro's Christmas Club account - open yours today!



## Account Benefits:

- ❄ No Minimum Balance
- ❄ Automatic monthly deposits available
- ❄ Earn competitive dividends
- ❄ Funds disbursed annually in November
- ❄ Avoid holiday induced debt & stress

**CALL US FOR MORE INFO**



**847-670-0456, EXT 1.**



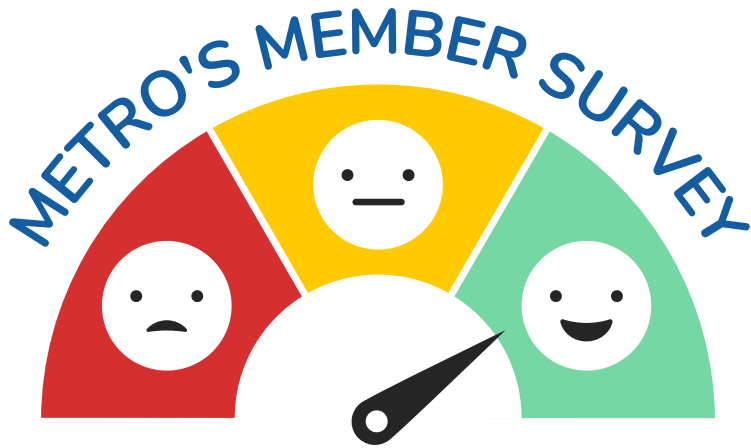
[accountservices@mcu.org](mailto:accountservices@mcu.org)



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



# UPCOMING....



TELL US WHAT YOU THINK

## HELP US IMPROVE!

At the beginning of October, you will receive an email with a link to the 2022 Member Survey.

Please complete and submit your survey by 11/15/22. We rely on your feedback to help us provide great products and excellent services for YOU!

Access the survey here:  
[muc.org/2022-member-survey](https://muc.org/2022-member-survey)

## METRO's 50th Annual Meeting

PLANNING IS UNDERWAY



METRO's 50th Annual Meeting planning has begun with more details to come! In addition to reviewing your credit union's financial performance, the annual election of Directors is also on the agenda. The following Board Member completes their term in March 2023:

**Susan Gwinnup**, Secretary

Credit Union members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2022. See Salvatore Fragale or Kasey Smith for more information or visit [mcu.org/annual-meeting](https://mcu.org/annual-meeting)



*Happy Holidays*



### HOLIDAY CLOSINGS

COLUMBUS DAY Monday	10/10/2022
VETERAN'S DAY Monday	11/11/2022
THANKSGIVING DAY Thursday	11/24/2022
CHRISTMAS DAY Monday (observed)	12/26/2022

### 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

### CONTACT US

EMAIL	<a href="mailto:accounts@mcu.org">accounts@mcu.org</a> <a href="mailto:loans@mcu.org">loans@mcu.org</a>
PHONE	847-670-0456
FAX	847-670-0401
WEB	<a href="https://www.mcu.org">www.mcu.org</a>
FEDERALLY INSURED BY NCUA	