

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

HOME EQUITY

LINE-OF-CREDIT SPECIAL

RATES AS LOW AS

7.24%*

APPLY TODAY AT MCU.ORG

Save
.75% the
First Year
of Your
Loan!

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Home Equity Line-of-Credit Special

REDUCED RATE PROMOTION!

Save on your rate when you apply our **.75% discount** to the first year of your loan! Open your Home Equity Line-of-Credit and pay a reduced rate through **June 30, 2024** on any credit advance.

Use your home's equity for home repairs, college tuition, or to consolidate higher-interest debt.

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 80% Loan-to-Value financing based on qualification. Processing fee is non-refundable. Loan applications subject to METRO's lending guidelines. Final rate is based on credit score and Loan-to-Value financing (LTV). Introductory rate as low as 7.24%APR with 0.75% rate reduction for "A" credit with no first mortgage. Loan rate recalculates to current published rate plus an added margin on July 1, 2024. The rate is subject to change January 1st and July 1st each year. The prime rate is currently 8.00% as published in the Wall Street Journal as of March 23, 2023. Property values are based on the lesser of the current appraised value or a Freddie Mac Home Value Explorer (HVE®) with a condition report. Independent appraisals not accepted. Consult your tax advisor regarding tax-deductible interest. Offer valid through June 30, 2023. Rates subject to change. Savings account is required for credit union membership.

AUTO LOANS

Auto Event

PURCHASE & REFINANCE



Get METRO's Best Auto Rates & Add-on Products!

- Discounted Auto Insurance
- Loan Protection (credit) Insurance
- GAP Insurance
- Mechanical Repair Coverage

APPLY ONLINE AT [MCU.ORG](https://www.mcu.org)

RATES AS LOW AS

4.74%*

Visit [MCU.ORG](https://www.mcu.org) for terms & disclosures.

METRO's 50th Annual Meeting

MEETING & ELECTION OF DIRECTORS

The credit union's 50th annual meeting was held virtually on Friday, March 3, 2023. This year's meeting included the 2022 financial highlights and Board Officer elections.

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

SUSAN GWINNUP, SECRETARY

CONGRATULATIONS to Susan on her re-election! 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



free COIN COUNTING

TAKE ADVANTAGE OF
OUR COIN COUNTING
SERVICE FREE OF
CHARGE

NOW THRU
6/30/2023

APRIL IS CREDIT UNION
YOUTH MONTH!



**the Power of Saving
at Your Credit Union™**

METRO is celebrating
with the rest of the
country to "Unleash the
Power of Saving at Your
Credit Union."

ENCOURAGING AND
CULTIVATING GOOD
SAVINGS HABITS AT A
YOUNG AGE HELPS TO
LAY A FOUNDATION
FOR A HEALTHY
FINANCIAL FUTURE!

With a METRO KIDS CLUB
ACCOUNT or a STUDENT
SAVINGS & CHECKING
ACCOUNT, your children can
learn the value and
responsibility of saving!

Visit mcu.org for more
information!

Printable Coloring Sheet
on the Following Page!

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!

UNLEASH



**the Power of Saving
at Your Credit Union™**

SUPPORTED BY



Send money to family and friends with Zelle®.

Right from our app.

LEARN MORE AT
[MCU.ORG/ZELLE](https://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

HOLIDAY CLOSINGS

MEMORIAL DAY
Monday 5/29/2023

JUNETEENTH NATIONAL
INDEPENDENCE DAY
Monday 6/19/2023

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

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