

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

VISA BALANCE TRANSFER SPECIAL



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VISA BALANCE TRANSFER SPECIAL

CONSOLIDATE DEBT & SAVE

Take control of your debt and consolidate your credit card payments into one monthly payment with a METRO Visa Credit Card.

Take advantage of our Balance Transfer Special, including:

- Fixed-Rate of **7.90% APR*** for the life of your transferred balance
- No Balance Transfer Fees
- Low Rate on New Purchases
- All the perks of a METRO Visa
 - Fixed Interest Rate
 - ScoreCard Rewards
 - Fraud Protection
 - Chip-enabled
 - Add to Your Mobile Wallet!

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.

*Promotion available for Visa balance transfers only and cannot be used to pay off another METRO Federal Credit Union loan or line of credit. Must meet membership and credit requirements. Scorecard rewards points not available on transferred balances during this promotion. APR = Annual Percentage Rate. For complete terms and conditions, please visit mcu.org.





50th ANNIVERSARY YEARS

CELEBRATE WITH US!

Begins

THURSDAY

9/21/2023

Member Appreciation Weekend

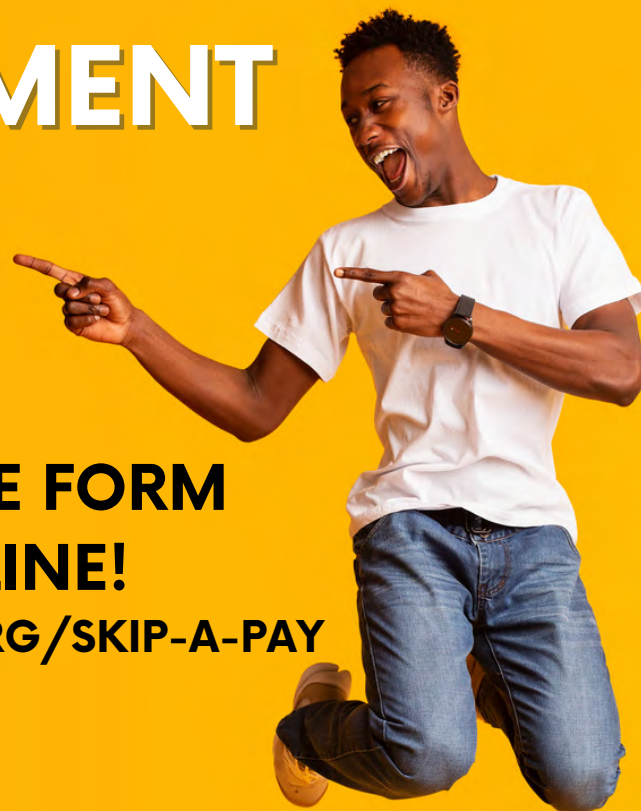
- Food
- Prizes
- Specials
- Give-a-Ways

More Details to Come!

www.mcu.org/50thcelebration



SKIP-A-PAYMENT PROGRAM



Skip Your
Loan Payment
Without Impacting
Your Credit Rating!

**GET THE FORM
ONLINE!**

WWW.MCU.ORG/SKIP-A-PAY

HOW DO I QUALIFY?

- ☒ You've made at least 6 payments to your loan*,
- ☒ Your Accounts & Loans are current and in good standing,
- ☒ You've requested less than 4 Skip-A-Payments on your loan,
- ☒ You want extra cash in your pocket!

Eligible loans include: Auto, RV, Signature, & Home Equity Line-of-Credit

If you answered YES to all the boxes above, you qualify for Metro's Skip-A-Payment Program.

APPLY TODAY!

Complete the Skip-a-Pay form and return it to Metro with your \$40.00 Processing Fee - or you can have the fee directly withdrawn from your Metro account.

DON'T WAIT!
THIS OFFER IS GOOD FOR

**JULY/
AUGUST 2023**

APPLY BY 7/31/2023
TO SKIP YOUR JULY OR AUG LOAN
PAYMENT

www.mcu.org

*This program is not available during the first six (6) months of the loan agreement. Eligible loans must be in good standing. Interest will continue to accrue from the date of your last payment. Skip-a-payment request is eligible to skip ONE month only and will not impact credit rating. All requests must be received in office no later than 7/31/2023. Maximum of four (4) skip-a-pays over the life of the loan is allowed.

Spotlight: Youth Accounts

Kids & Teens can Save and
Spend on Their Own Schedule!



KID'S CLUB ACCOUNT

Ages 0-12

This add-on account
supplements your child's
savings account.

Now you can put your child's money
in a safe and secure spot AND earn
interest. Get the coins out of their
piggy bank and into a **METRO Kid's
Club Account!**

Specifically for kids 12 and under,
earn a **PREMIUM RATE** in this special
Club Account on **balances up to
\$500.**



Balances over \$500 earn the regular
listed Kids Club Account Rate.



YOUTH SAVINGS

Ages 0-17

A basic savings account and
no minimum balance fees.

A fantastic way to teach your children
about saving for the future!

Open a Youth Savings Account and
receive the following:

★ **Special Savings Incentives**
Pair our Kids Club Account with your
Youth Savings Account and earn a
PREMIUM RATE on balances up to
\$500.

★ **FREE Online Banking Access**
Parents or guardians can keep an
eye on account funds to make
transfers for allowance and other
needs.

★ **No Minimum Balance Fees**
No minimum balance is required for
Youth Accounts except for the initial
membership deposit of \$10.



STUDENT CHECKING

Ages 13-26

All the benefits of a Regular
Checking Account!

Start your student off with a checking
account that has tons of benefits!

EASY ACCESS

With a Visa Debit Card and METRO's Mobile
App, you're good to go! Take money out of
one of our Surcharge-FREE ATMs, and
deposit your birthday check with Mobile
Deposit. It's so easy!



NO MINIMUM BALANCE

Don't waste precious money on monthly
fees! Use the money you earn on other
stuff, like fun with friends!

All Youth Accounts include FREE COIN COUNTING for our youngest members!

CALL US FOR MORE INFO



847-670-0456, EXT 1.



accountservices@mcu.org



www.mcu.org

SHARE CERTIFICATE SPECIAL



LIMITED TIME ONLY

10 MONTH SHARE CERTIFICATE

5.00%*

APY

15 MONTH SHARE CERTIFICATE

4.70%*

APY

*Minimum \$25,000 deposit. Visit mcu.org/certificate-special for terms, conditions and limitations.

HOLIDAY CLOSINGS

INDEPENDENCE DAY Tuesday	7/04/2023
LABOR DAY Monday	9/04/2023

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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WEB www.mcu.org

FEDERALLY INSURED BY NCUA