



Membership Benefit Guide





Own Your Future

Who We Are

Metro is a full service, not-for-profit Federal Credit Union originally organized by municipal employees of Arlington Heights and Mount Prospect in 1973. Our MISSION is to be a trusted provider of financial services to all of our members, and to enhance the value of their lives and financial well-being.

The Credit Union Difference

Credit unions are member-owned financial institutions that exist to serve their member-owners. Plus, being not-for-profit means that METRO doesn't need to make money to return to stockholders, like big banks. Profits are returned to our members in the form of lower fees, competitive rates, and new technology.



Not For Profit

Reduce your fees

Member Owner

People helping people

Great products & rates

Special offers & discounts

How to Join

Who can join?

With our Community Charter, we're happy to offer membership to anyone who lives, works, worships, volunteers or attends school within the surrounding, local community. This includes our Select Employer Group base and family members too!

What do I need to join?

All you'll need is your ID. We will also have you sign a Membership Account Application. In order to safeguard your accounts, we will need to verify your identity, and your government-issued ID and signature satisfy this requirement.

Why should I join?

Once your account has been opened, you are a member for life even if you change jobs, move across town or relocate out of state. Metro members receive access to benefits such as competitive loan and deposit rates, discount services, free financial resources, and more!



JOIN TODAY! As a member of Metro you're not just another account number. You are an individual with unique financial needs, and we will keep your best interest in mind. The staff will get to know you and help you achieve your financial goals by utilizing our many products and services.

Account Services

Savings Accounts

Become a Member

An initial \$10 deposit into your new SAVINGS ACCOUNT gives you access to all of Metro's products and services. Once you have your account number you can open a checking account or apply for a loan!

Other types of SAVINGS Accounts available:

- SECONDARY SAVINGS ACCOUNT - up to 5 on each account
- SHARE CERTIFICATES - flexible terms & competitive interest
- MONEY MARKET ACCOUNT- higher interest & check writing capability

Club Accounts

Specialty Savings

Save for holiday expenses or a vacation with one of our club accounts.

- CHRISTMAS CLUB ACCOUNT - Use automatic deposits to make savings easy! Then your deposits become available the first week in November each year to use for holiday shopping or other expenses.
- VACATION CLUB ACCOUNT - Another great way to save! Accumulate your deposits and then you can withdraw money unrestricted up to two times per calendar year.

Retirement Accounts

Save for the Future

Diversify your retirement savings with another way to invest and save for the future. Choose an IRA option that is right for you!

- Traditional IRA & Roth IRA Savings Accounts
- IRA Savings or Certificate Options
- Competitive interest rates



Checking Account Convenience



Find a **CHECKING ACCOUNT** that fits your needs! We have **CHECKING ACCOUNTS** for our basic users, direct deposit users, and occasional check-writing users.

Access your checking with a Visa Debit Card, Online Banking or even our Mobile App. Deposit a check with your phone too!

Receive competitive interest on balances of \$100 & above, along with access to over 30,000 surcharge-FREE ATMs.

Regular Checking Account

For members who want a basic checking account with standard features and convenience! Easy to open and easy to use.

Premier Checking Account

For members who have direct deposit and want extra debit card benefits with on-the-go access. No minimum balance or service fees with a qualifying direct deposit!

Student Checking Account &
Money Market Checking
also available.

Checking Account Benefits

- FREE ONLINE BANKING
- FREE VISA DEBIT CARD
- FREE MOBILE BANKING
- FREE DIRECT DEPOSIT
- FREE CHECK IMAGES
- FREE ONLINE ESTATEMENTS
- FREE ACCESS TO 30,000 ATMS
- FREE CARD FRAUD MONITORING
- OVERDRAFT CHECKING OPTIONS
- AND MORE!

PLUS, ask us about these available services:

- Financial Counseling Services
- Credit Report Review

Youth & Student Accounts

Kids Club Account



Get the coins out of their piggy bank and into an account that is safe, secure, and earns interest. Build your savings, keep track of your deposits, and watch your account grow!

- Earn a premium rate on balances up to \$500
- Available for kids 12 & under
- Eligible to Youth Savings Accounts established in the child's name
- No minimum balance requirement

Student Savings & Checking

01

Metro's **STUDENT SAVINGS** is a great choice for kids and teens because there is **NO** minimum average balance requirement. Start their savings habit early!

02

Teens can add on a **STUDENT CHECKING** and receive all the benefits of a standard checking account like mom or dad's:

- **NO** minimum balance needed!
- Access money with a debit card, or learn how to write a check with a free checkbook.

03

Set up your account online and on Metro's Mobile App. View your balances on the go and deposit your paycheck automatically or through Mobile Deposit.



eServices

Access all of your accounts on the go from the comfort of your own home. We offer a full range of online products and eServices.

Start with VIRTUAL BRANCH - Metro's Online Banking System.

Manage your money online and view your account & loan balances with 12 months of transaction history anytime, anywhere.

Provided with your online banking are the following services:

eStatements - eAlerts - eNotices

- Go totally paperless! No more paper files, just a friendly email reminder when your statement is ready or when your account triggers one of your set alerts or notice options!
- Automatic online storage of 18 months

Online Bill Pay - Zelle - A2A

- Manage your bills through your Metro Checking Account - schedule a payment and view electronic bill statements all in one place.
- Use Zelle Pay as a fast, safe and easy way to send and request money!
- With A2A Transfers you can send money to another financial institution in one click!

Mobile App & Mobile Deposit

- Download Metro's App from Google Play or the Apple App Store and have quick, easy access to your account information!
- Plus, deposit your checks on the go.



Loan Services



Vehicle Loans

Metro offers competitive loan rates and affordable monthly payments. Loans are available to finance or refinance NEW & USED Cars, Trucks, Motorcycles, RVs and Boats.

- Flexible financing and terms
- Apply online
- GAP & Mechanical Repair Coverage available at discounted rates



Personal Loans

Looking for a personal loan so you can payoff credit cards, make home improvements, take a vacation or consolidate other debt? We have money waiting for you!

- Financing from \$1,000 - \$25,000
- Fixed Rates
- Flexible terms



Real Estate Loans

Contact us for information about our Home Equity Loans and First Mortgage Loans.

- No Pre-payment penalties
- No annual fees
- Line-of-Credit and Fixed Rate loans are available

Metro has partnered with myCUMortgage, a credit union company, to provide all types of real estate mortgages.

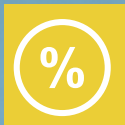
Call us for today's rates!



VISA Credit Cards

Easy to Apply, Quick Approvals

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



Low
Fixed
Rates



No
Annual
Fees



Reward
Earning
Cards



24/7
Fraud
Protection

Carrying our card is just a great value - plain and simple!

Every cardholder is automatically enrolled in ScoreCard Rewards and can redeem merchandise and travel rewards with as little as 2,500 points.

Access your points and statements online with eZCard Info and manage your bills, payments, and spending wherever convenient.

Be assured that we're on alert 24/7 helping prevent unauthorized card use. With the help of SecureLock, Visa's fraud prevention department, potential credit card fraud can be identified and stopped!

Other Services

CO-OP Shared Branching

A Nationwide Extension of Your Credit Union



CO-OP Shared Branches are credit unions that accept member transactions on behalf of other credit unions. All you need is your ID and Member Number.

At CO-OP Shared Branch locations, you can perform these transactions:

- Deposits & withdrawals (limits may apply)
- Loan payments
- Transfers between your accounts
- Balance inquiries



Credit Union Members can make deposits & withdrawals at over 5,000 locations nationwide!

Additional Services

In addition to all of our products, we also offer these additional services at the credit union:

Account Services:

- Coin counting
- Notary service
- Visa Travel Cards
- Visa Gift Cards
- Wire transfers
- Cashiers checks
- Night depository (in drive-thru)
- Phone banking
- Text banking
- Financial counseling

Loan Services:

- Guaranteed Asset Protection
- Mechanical Repair Coverage
- Loan insurance coverage
- Discounted insurance products



Celebrating 50 Years in Financial Services

Join us!

**THURSDAY
9/21/23**

50th Anniversary Celebration &
Membership Appreciation
Weekend!



You are more than a **CUSTOMER**,
you are **PART-OWNER...a credit union
MEMBER.**

We've solidified our place in the surrounding community by being the preferred credit union for most local Villages, Townships, Park Districts, Libraries, School Districts and associations for 50 years.

Now we are extending our services to the local community as a not-for-profit banking option that is safe and secure!

Join today and be part of the credit union "people helping people" movement!

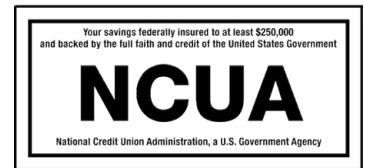
mcu.org



Own Your Future

Hours

Monday - Tuesday	8 am - 5 pm
Wednesday	9 am - 5 pm
Thursday - Friday	8 am - 5 pm
Saturday	8 am - 1 pm
Night Drop & ATM	24/7



Contact Us



In Person

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