

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

## Quick CA\$H Loan

...

*Borrow up to 1 Month's Salary,  
With up to 24 Months to repay!*



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### Get CA\$H Quick

**WE'RE HERE WHEN YOU NEED US MOST.**

Looking for a reliable source of quick cash? We're here for you! Unexpected expenses arise and you can count on us to help bridge the gap with our new QuickCA\$H Loan.



#### **no processing fees**

Apply in office or online. Our QuickCA\$H loan does not have origination or processing fees!



#### **no hard credit check**

Apply for our QuickCA\$H loan without impacting your credit rating - no hard-pull credit check.



#### **you're pre-approved**

If you've been at your job for at least 12 months and you don't have any current delinquencies, you're already pre-approved!

**Apply online at [MCU.ORG](https://mcu.org)  
and get your QuickCA\$H  
loan today!**

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. Must be at current employer for a minimum of 12 consecutive months. Minimum loan amount is \$1,000. Maximum loan amount is \$7,500 with repayment up to 24 months. Final rate based on credit score and term. For complete terms and conditions, please visit [mcu.org/quickcash](https://mcu.org/quickcash).



# You're Pre-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.

## Your Money is Coming!

### METRO'S CHRISTMAS CLUB ACCOUNT HOLDERS WILL BE READY FOR HOLIDAY SHOPPING:

Christmas Club Account funds will be transferred or mailed on the first business day of November.

Don't have a Christmas Club Account? Plan early for the next holiday season by opening this special Club Account to make saving automatic.

You can allocate a portion of your direct deposit to your club account each pay period. It's the easy way to prepare for holiday shopping....or an unexpected expense!

Contact Member Services for additional information, or download the application online at [www.mcu.org](http://www.mcu.org).



## Your Ordering & Online Shopping Rights for this Holiday Season

### WHAT TO DO IF YOU'RE BILLED FOR THINGS YOU NEVER RECEIVE

#### SHIPPING DATES

A seller has to ship your order within the time it says. If the seller doesn't promise a time, they must ship your order within 30 days of when you place it.

- If they don't specify a ship time and you apply for a credit, the seller has another 20 days (50 days total) to set up your account and ship the item(s).



#### DELAYS

If the seller can't ship within the promised time, they must tell you, give you a new shipping date, and give you the chance to cancel for a full refund.

- If you don't respond: the seller can assume you accept the delay if the delay is 30 days or less
- If you don't respond and the delay is more than 30 days: the seller has to cancel the order by the 30th day and give you a full refund.



#### REFUNDS

If you paid by cash, check, or credit card, the seller has to give you a refund within SEVEN working days after the order is canceled.



Find articles like this, and more, from the Federal Trade Commission at [consumer.ftc.gov](http://consumer.ftc.gov).



# 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)



# 50th CELEBRATION

9/21/23



Thank You!





# UPCOMING....



## HELP US IMPROVE!

At the beginning of October, you will receive an email with a link to the 2023 Member Survey.

Please complete and submit your survey by 11/15/23. We rely on your feedback to help us provide great products and excellent services for YOU!

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

## METRO's 51st Annual Meeting

PLANNING IS UNDERWAY



METRO's 51st 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 Members complete their terms in March 2024:

**Dean Stewart**, Treasurer

**Larry DeLegge**, Director

**John Feit**, Director

Credit Union members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2023. See Salvatore Fragale or Kasey Smith for more information or visit [muc.org/annual-meeting](https://muc.org/annual-meeting)



*Happy Holidays*



### HOLIDAY CLOSINGS

COLUMBUS DAY Monday	10/09/2023
VETERAN'S DAY Saturday	11/11/2023
THANKSGIVING DAY Thursday	11/23/2023
CHRISTMAS DAY Monday	12/25/2023

### 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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