MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



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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 and get your QuickCA\$H loan today!

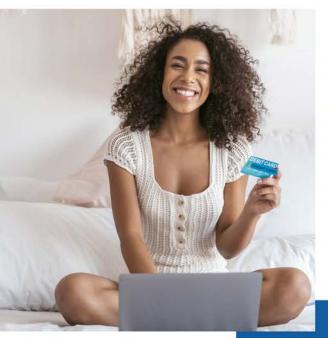
For more information, visit us online at mcu.org or contact our loan department at 847-670-0456, ext. 2.

*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.

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 or calling the Loan Department at 847-670-0456, ext. 2.

APPLY TODAY AT 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.

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**.

Spotlight:

Christmas Club Account

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







AUTOMATE YOUR SAVINGS EACH YEAR





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!





CALL US FOR MORE INFO



Account Benefits:

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



accountservices@mcu.org



www.mcu.org



7 50th CELEBRATION

9/24/23



















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

METRO's 51st Annual Meeting





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 mcu.org/annual-meeting



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

Saturday

9am - 5pm

Thursday & Friday

8am - 5pm 8am - 1pm

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