

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



## HOME EQUITY LINE-OF-CREDIT SPECIAL

Rates As Low As

**4.99%**<sup>APR\*</sup>

For the first year of your loan!

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## Home Equity Line-of-Credit Special

**LIMITED TIME ONLY!**

Are you ready to tap into the value of your home?  
Look no further than our Home Equity Line-of-Credit Special!

For a limited time only, take advantage of our incredible offer:



### Rate Reduction:

Get a **LOW REDUCED RATE** for the first year of your loan! Rates as low as 4.99%APR\* until 6/30/26!



### Processing Fees Slashed:

Your fees are reduced to just **\$199!\***

Contact us at 847-670-0456, ext. 2, to learn more or apply online today at [MCU.ORG](http://MCU.ORG).

\*Rate reduction on Home Equity Line-of-Credits is valid through 6/30/2026. The processing fee is due after your initial pre-approval and is non-refundable. Loan applications are subject to METRO's lending guidelines. Final rate is based on credit score and mortgage position. Loan special good through June 30, 2025. Please visit [mcu.org/home-equity-special/](http://mcu.org/home-equity-special/) for full loan terms and conditions.

# ***DRIVE MORE, PAY LESS***

- **AUTO LOAN RATES AS LOW AS ~~4.29%~~ <sup>APR\*</sup>**
- **FLEXIBLE TERMS - UP TO 84 MONTHS**
- **COST SAVING AUTO PROTECTION ADD ONS**
- **PURCHASE & REFINANCE**

***APPLY TODAY***

***AUTO LOANS  
MADE+  
EASY***

**AT METRO**

**CONTACT US:**

**847-670-0456, ext. 2**

**[www.mcu.org](http://www.mcu.org)**

**[loanservices@mcu.org](mailto:loanservices@mcu.org)**



**Visit [mcu.org](http://mcu.org) for loan rates and terms.**





# KIDS ACCOUNTS



## Dive into a sea of savings with METRO.

### APRIL IS YOUTH MONTH!

METRO invites young savers to set sail on a financial adventure with our youth-friendly accounts. This year's theme encourages kids and teens to navigate their way toward financial success by learning the importance of saving early.

#### **Kids Club Account – Charting the Course for Young Savers**

For children 12 and under, our Kids Club Account makes saving fun and rewarding. With a special interest rate on balances up to \$500, kids can watch their treasure grow faster! No minimum balance fees mean young savers can start their journey with any amount.

#### **Student Checking – Smooth Sailing for Teens and Young Adults**

For students gaining financial independence, our Student Checking Account is designed to keep their journey on course. With no minimum balance requirements and free ATM transactions (four withdrawals and two inquiries per month), students can easily manage their funds while staying afloat financially.

At METRO, we believe in empowering the next generation to make smart financial decisions. This April, help your child dive into a Sea of Savings by opening a youth account and setting them on a path to financial success! Visit [mcu.org](http://mcu.org) to start your child's savings journey today!

**Contact us:**

**847-670-0456, ext. 1 or [accountservices@mcu.org](mailto:accountservices@mcu.org)**

# A SEA OF SAVINGS



## WORD SEARCH

Q	P	J	D	E	P	O	S	I	T	P	N
P	A	F	C	R	E	D	I	T	Z	M	E
O	W	D	V	G	W	A	N	T	S	O	E
S	P	E	N	D	I	N	G	B	T	N	D
Y	F	B	B	I	L	L	S	U	H	E	S
I	N	T	E	R	E	S	T	F	I	Y	V
C	O	I	N	S	B	U	D	G	E	T	I
O	S	A	V	I	N	G	L	O	A	N	K

BILLS  
BUDGET  
COINS  
CREDIT  
DEBT

DEPOSIT  
INTEREST  
LOAN  
MONEY  
NEEDS

SAVING  
SPENDING  
WANTS





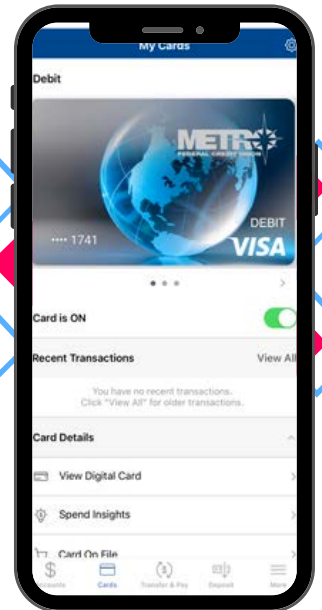
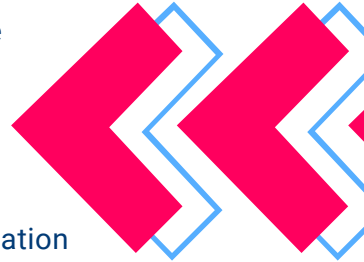
# Coming Soon!

## CardManagement in METRO's App

### MANAGE YOUR DEBIT CARD ON THE GO

Imagine having complete control over your debit card - all from the palm of your hand. With **CardManagement**, the newest feature in our mobile app, you'll have the power to:

- ✓ Instantly turn cards **on/off** anytime, anywhere
- ✓ Control where and how you make purchases
- ✓ Track transactions with merchant names
- ✓ Get a clear view of your spending at a glance
- ✓ See merchant details, including name and location



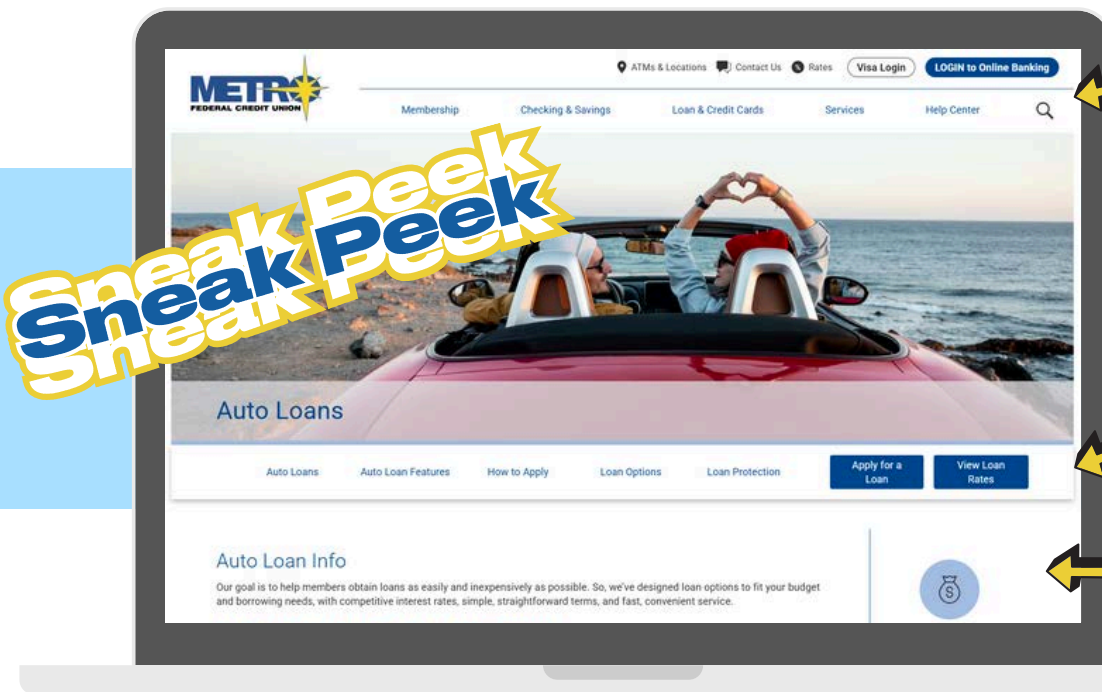
This smart, secure tool will automatically appear in your app when it launches, giving you greater visibility and control over your finances. You'll be able to monitor where your cards are stored online, receive instant transaction alerts - all within the app.

Watch your inbox for our official launch date announcement and more details!

## New Look for METRO's Website!

### COMING SOON

We're ready for an update! Be on the look out for METRO's new website coming to all internet browsers soon. Check your email for the announcement of our launch date.



EASY ACCESS TO ONLINE BANKING AND EZCARD - PLUS NEW DROP DOWN MENUS TO FIND EXACTLY WHAT YOU'RE LOOKING FOR.

NAVIGATE EACH PAGE BY TOPIC OR QUICK LINK.

GET ALL THE INFO YOU NEED WITH HELPFUL RECOMMENDATIONS.



## METRO's Car Buying Service

### FIND YOUR PERFECT RIDE

Shop online for your next car with METRO's car buying service powered by GrooveCar! With us, you'll have access to great loan rates, complimentary vehicle history reports, and member benefits on insurance and loan protection products - all in one place! Shop with confidence before you buy.



**Browse millions of vehicles nationwide**



**Free Carfax ® or comparison reports available**



**Save time with a METRO loan pre-approval**



**Protect your purchase with optional & affordable add-on products**



Skip the hassle of traditional car shopping and let us help you find the perfect vehicle at the perfect price.

Start your search today at [www.mcu.groovecar.com](http://www.mcu.groovecar.com) - we'll help with the rest!

## METRO's 52nd Annual Meeting

### MEETING & ELECTION OF DIRECTORS

The credit union's 52nd annual meeting was held on Friday, March 7, 2025. This year's meeting included the 2024 financial highlights and Board Officer elections.

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

**Donna Wilson**, Chairman

**David Schultz**, Vice Chairman

**Diane McNulty**, Director

CONGRATULATIONS to our Board Members on their re-election! And another big congratulations to all of our raffle prize winners! Thank you to all of our members and volunteers who attended.



### HOLIDAY CLOSINGS

MEMORIAL DAY  
Monday 5/26/2025

JUNEENTH National  
Independence Day  
Thursday 6/19/2025

### 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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