



MEMO From METRO

Volume 13
Issue 1
Winter 2010

Exclusively serving the employees of local municipalities and school districts

Has Your Bank Credit Card Rate Increased?

Our **Visa Gold Card Rate** has never increased !!

Apply now for your own **METRO Visa Gold Card** with a Low Fixed Rate!!



Great Benefits:

- * No annual fee
- * No cash advance fees
- * No "teaser" rates
- * Up to \$20,000 limit
- * ATM Access
- * **12.80% APR** for purchases and cash advances

Other Benefits:

- * Free Purchase Security
- * Free Extended Warranty Protection.
- * Emergency Card Replacement
- * Automobile Rental Insurance
- * \$500,000 Travel Accident Ins.
- * Automatic Visa Payments

Visit WWW.MCU.ORG for an application
For More Information
Call (847) 670 0459
and ask for Kasey

ANNUAL MEETING & ELECTION OF DIRECTORS

Join us for dinner and participate in METRO's 37th annual Meeting on Friday, February 12, 2010, at the Rob Roy Golf Course and Banquet Facility in Prospect Heights. METRO's annual business meeting will be held before dinner.

Since the three current Directors whose term expires this year are the only announced candidates, no balloting will be required. In place of individual balloting, a voice vote confirming re-election of the three announced candidates will be taken during the annual meeting.

The following three candidates are seeking re-election at this year's meeting.



Donna Wilson is Director of Finance and Personnel for the Arlington Heights Park District. She has been a board member since 1991.



Roger Mueller has been a credit union member since 1993. He is a retired Deputy Fire Chief from the Rolling Meadows Fire Department.

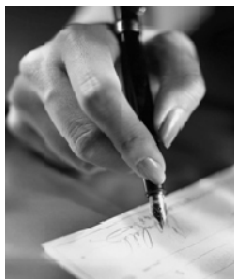


Ted Loesch is retired from the Village of Rolling Meadows Fire Department where he was a Battalion Chief. Ted has served as a Director since 2005.

The annual meeting will begin at 6:30 p.m. A buffet dinner will follow the business meeting. Dinner tickets are available at METRO's office.

SIGNATURE LOAN SPECIAL

Start 2010 by getting your DEBTS under control. Apply for a **METRO Signature Loan** with a special rate and term!!



Low Monthly Payments
Terms from 2 to 5 years
Loan Amounts up to \$20,000

Use your Signature Loan for:

Debt Consolidation or Home Improvements

Minimum Loan \$5,000 at **8.90% APR** - up to 36 Months
Minimum Loan \$13,000 at **9.90% APR** - up to 60 months

For More Information Call (847) 670 0459 ask for Kasey

Special Rate and Term is available thru March 15, 2010. Subject to Metro's lending guidelines.



(847) 670-0456
 Fax (847) 670-0401
 loanservices@mcu.org
 accountservices@mcu.org

LOBBY

Monday—Friday
 8:00 AM to 6:00 PM
 Saturday
 8:00 AM to 1:00 PM

DRIVE-THRU

Monday—Friday
 7:00 AM to 6:00 PM
 Saturday
 7:00 AM to 1:00 PM

METRO ATM LOCATION

Open 24 Hours
 7 Days A Week

2440 E. Rand Road
 Arlington Heights

BOARD OF DIRECTORS

AND OFFICERS

Dave Schultz Chairman
 Roger Mueller Vice Chairman
 Sue Gwinnup Secretary
 Dean Stewart Treasurer
 Ed Geiss Director
 Ted Loesch Director
 Donna Wilson Director
 Richard Marra President
 Salvatore Fragale Vice-President
 Danielle Gross Operations Officer
 Kasey Smith Loan Officer

SUPERVISORY COMMITTEE

Bob Doran Chairman
 Brad Grossman
 Steve Lane
 Merilee McCracken
 Gerald Czarnecki

Your savings federally insured to at least \$250,000
 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

2009 MEMBER SURVEY RESULTS

We would like to thank each of the members who responded to our annual member satisfaction survey. Each year we learn new ways to serve you better. **The 2009 survey results were very positive More than 98% of the respondents would recommend METRO to co-workers and family members.** We are always looking for new members. Start 2010 off on the right foot. Bring in a family member or fellow employee to join METRO Federal Credit Union.



This year METRO offered five gas cards to encourage members to participate in our annual member survey.

Here are the lucky winners.

Laurette Puder	\$100		
Pat Gottschlich	\$ 50	Julie Garrow	\$ 50
Rosanne Schmidt	\$ 50	Sheryl Murray	\$ 50

2010 HOLIDAY CLOSING SCHEDULE

New Year's Day	Friday, January 1
Martin Luther King Jr.	Monday, January 18
President's Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Eve	Friday, December 24
	(METRO will close at Noon)
Christmas Day	Saturday, December 25



From the Board of Directors,
 Officers and Staff