



MEMO From METRO

Fall 2011

Exclusively serving the employees of local municipalities and school districts

SIGNATURE LOAN SPECIAL

Don't break the bank!



Apply for a **SIGNATURE LOAN** special for your next vacation, home repair project or debt consolidation loan.

You can borrow up to \$15,000

Rate: **6.99%**^{APR}
Term: Up to 24 months

Rate: **7.99%**^{APR}
Term: Up to 60 months

Visit METRO's website "mcu.org" for a loan application

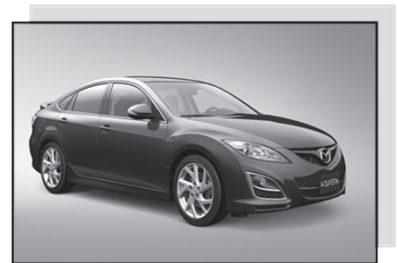
**Subject to METRO's Lending Guidelines. Higher loan limits available. New loan cannot be used to pay down any METRO loan. In some cases, for loan approval, collateral may be required.

SECOND CHANCE

AUTO LOAN REFINANCE

Refinance your new or used vehicle purchase from another institution and receive an outstanding deal!

We'll help you reduce your loan rate by **2.00%* or More!**



Just contact Kasey or Natalie for more information at 847-670-0459

*This program has a floor rate of 3.79%. If your current rate reduces the loan rate below the floor rate, your rate will be 3.79%. ** Not eligible to refinance METRO loans, Subject to METRO's Lending Guidelines.

•2007 thru 2012 Vehicles Only•

2012 ANNUAL MEETING & ELECTION OF DIRECTORS

Planning is under way for METRO's 39th Annual Meeting. 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 2012.

**Dean Stewart,
Larry DeLegge,**

**Treasurer
Director**

Credit union members interested in serving on the board of directors need to submit a candidate petition no later than December 1, 2011. See Dick Marra or Sal Fragle for more information.

All members are invited and encouraged to attend the annual meeting and the buffet following the business meeting.



2440 E. Rand Road,
Arlington Heights IL 60004

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

LOBBY & DRIVE-THRU

Monday—Friday
8:00 AM to 5:00 PM
Saturday
8:00 AM to 1:00 PM

METRO ATM LOCATION

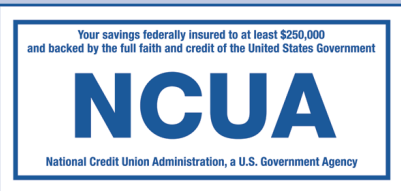
Open 24 Hours
7 Days A Week

**BOARD OF DIRECTORS
AND OFFICERS**

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

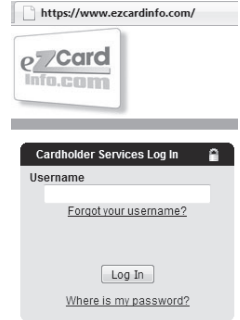
SUPERVISORY COMMITTEE

Bob Doran, Chairman
Brad Grossman
Steve Lane
Merilee McCracken
Gerald Czarnacki



GO PAPERLESS WITH YOUR METRO VISA STATEMENT

Simplify your life by eliminating the wait for your credit card statement. No mailing in your payments or keeping paper files, just a friendly email reminder when your statement is ready! Then, review your latest statement at your convenience and make your monthly payment.



- Enroll online at <http://mcu.org> or <https://www.ezcardinfo.com>
- Automatic storage of your statements (up to 22 months)

Enrolling is Free and Easy..... Get started today



Every dollar you spend using your METRO VISA earns One Bonus Reward Point, and the Points do not expire.

For a **Merchandise and Travel Catalog**, visit: <https://www.scorecardrewards.com>

2011 MEMBER SURVEY

Help us serve you better...

Please take a few minutes to complete and return the enclosed Member Survey. We depend on your feedback to know where we need to improve, so please tell us how we're doing.

You can FAX your completed survey to 847/670-0401. A copy is also available on our web page at www.mcu.org.

See our special incentive offer on the questionnaire form. All responding members are eligible.

THE HOLIDAYS ARE COMING



Members of METRO's **Christmas Club** will be ready for Holiday shopping with cash in hand. These savvy shoppers' nest eggs will be processed in early November. If you would like to be ready for the Holidays next year, open a Christmas Club account today. It's the easy way to really enjoy holiday shopping.

2011 HOLIDAY CLOSING SCHEDULE



- Columbus Day Monday, October 10
- Veterans Day Friday, November 11
- Thanksgiving Day Thursday, November 24
- Christmas Day, Observed Monday, December 26