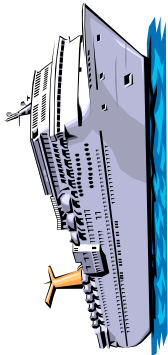


VACATION CLUB ACCOUNT



METRO Federal Credit Union
2440 E. Rand Road
Arlington Heights IL 60004



**Plan ahead for your next vacation,
open a Vacation Club account today.**

Start saving today for your next vacation, with METRO's Vacation Club account. Simply complete this simple form, and you'll be on your way...The money for your next vacation will be there without a heavy strain on your finances.

You save money by making convenient deposits or payroll deduction deposits into your Vacation Club account. Simply complete the "**Payroll Deduction Authorization Form**", and we'll take care of the rest. Please return this application by mail or stop in METRO's lobby and open an account.

When you want to take a vacation just call us and we'll send you a check. Or, if you prefer, we'll transfer the money directly into your checking account. It's as easy as 1-2-3!



VACATION CLUB ACCOUNT

APPLICATION

METRO FEDERAL CREDIT UNION

2440 E. Rand Road
Arlington Heights IL 60004
Main (847) 670-0456
Fax (847) 670-0401
TDD (847) 670-9640

BUSINESS HOURS

LOBBY

Monday-Friday 8:00am - 6:00pm
Saturday 8:00am - 1:00pm

DRIVE-THRU

Monday-Friday 7:00am - 6:00pm
Saturday 7:00am - 1:00pm

WEB: <http://www.mcu.org>
E-mail: accountservices@mcu.org

Start Saving Today! Then....

Pick Your Vacation Spot...



RETURN THIS ENTIRE PAGE TO METRO TO Open a Vacation Club Account

Complete this simple Vacation Club application below and read the Term and Conditions for this account. If you already have payroll deductions into a METRO account and would like to allocate funds to the Vacation Club, just complete the METRO COPY of the Payroll Deduction and Allocation Authorization form.

To increase your payroll deduction amount, complete both the METRO COPY and EMPLOYER COPY of the deduction form. When completing the METRO COPY of the deduction and allocation form, always list all the allocations on your account.

This will avoid your funds from being misdirected. For additional information on this account, please contact a Member Services Representative at 847-670-0456.

VACATION CLUB ACCOUNT APPLICATION

INDIVIDUAL ACCOUNT JOINT ACCOUNT

ACCOUNT NUMBER: _____

MEMBER'S NAME _____

SS# _____ BIRTH DATE _____

ADDRESS _____

CITY, STATE, ZIP _____

HOME PHONE _____ WORK PHONE _____

JOINT MEMBER'S NAME _____

SS# _____ BIRTH DATE _____

By signing below, I (We) hereby make application for a Vacation Club Savings Account and agree to bound by the terms and conditions. I (we) also agree to be bound to any future changes to the Vacation Club Account terms and conditions the credit union may make from time to time.

Signature and Date :
 X _____ Date _____
 X _____ Date _____

TERMS AND CONDITIONS

NOTE (1) : [ALL ACCOUNTS]
 Metro pays dividends monthly, on the last day of the month. Dividends are declared on the 1st day of each month and are in effect until the last day of the month. The stated APY assumes interest remains on deposit. Interest begins to accrue on the day of deposit for both cash and noncash (checks) deposits. Account withdrawals, penalties, or fees may reduce earnings and the stated APY. Dividend rates are subject to change monthly. For current rates call (847) 670-0456.

NOTE (2) : [VACATION CLUB]
 Deposits accepted continuously. Two withdrawals per calendar year are allowed (selected by member). Additional withdrawals (each) are subject to a \$10.00 savings transfer fee.

OTHER:
 Prerequisites: Primary Savings Account with a minimum balance of \$50.00. Refer to "Account Services" for full details on savings account requirements.

INSURANCE:
 Member Accounts in METRO Federal Credit Union are federally insured by the **National Credit Union Administration, an agency of the Federal Government.**



METRO Federal Credit Union
 2440 E. Rand Road
 Arlington Heights IL 60004
 (847) 670-0456 Fax (847) 670-0401

METRO COPY

PAYROLL DEDUCTION AND ALLOCATION AUTHORIZATION

PAYROLL DEDUCTION ALLOCATION

IMPORTANT: Please indicate here how you would

Savings	Suffix:(00) \$	
2nd Savings	(10) \$	
Christmas Club	(20) \$	
Vacation Club	(25) \$	
VIP Money Market	(30) \$	
Checking	(80) \$	
Other	() \$	
1st Loan	Suffix:() \$	
2nd Loan	() \$	
3rd Loan	() \$	
TOTAL DEDUCTION AMOUNT		\$

TO BE COMPLETED BY EMPLOYEE

METRO Account# _____

EMPLOYER: _____

I hereby authorize the above employer to deduct the TOTAL Payroll Deduction amount (listed on this form) from my pay at each payroll period, and remit to METRO. METRO Federal Credit Union will allocate my payroll deposit as indicated.

Printed Name: _____

Authorized Signature: _____

Social Security #: _____

Payroll Starting Date: _____

FOR OFFICE USE ONLY:
 GROUP# _____ Change Date _____ ID _____



METRO Federal Credit Union
 2440 E. Rand Road
 Arlington Heights IL 60004
 (847) 670-0456 Fax (847) 670-

EMPLOYER COPY

PAYROLL DEDUCTION AUTHORIZATION FORM

TO BE COMPLETED BY EMPLOYEE

METRO ACCOUNT#	TOTAL DEDUCTION AMOUNT \$	<input type="checkbox"/> FULL PAY CHECK
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Employer & Business Phone _____

I hereby authorize the above employer to deduct the TOTAL Payroll Deduction amount listed above from my pay at each payroll period, and remit to METRO. METRO Federal Credit Union will deposit the funds into my account and allocate my deposit as indicated above.

Printed Name: _____ SS# _____

Authorized Signature: _____ Payroll Starting Date: _____

FOR DIRECT DEPOSIT
METRO's Routing and Transit Number & ABA# is: 271975401

DIRECT DEPOSIT