



MEMO From METRO

**Volume 8
Issue 1
Winter 2005**

7.90% APR VISA SPECIAL

Convert your other outstanding credit card balances into one low fixed rate payment.

For a limited time, METRO is inviting members to transfer other credit card balances to your METRO Visa card at a special low rate of 7.90% APR

Get the details about this loan special and a loan commitment.

**Call Loan Services at
847/670-0459
Or visit www.mcu.org**

SPECIAL OFFER

Take advantage of our Visa Balance Transfer Special Offer and you are eligible to buy one ticket for our 32nd annual meeting and dinner dance and

**get a second ticket FREE.
You save \$30!**

METRO'S 32ND ANNUAL MEETING

Join us for dinner and participate in METRO's 32nd Annual Meeting on Friday, February 25, 2005 at The Cotillion located at 360 Creekside in Palatine. METRO's annual business meeting will be held before dinner.

Since the four current directors whose terms expire 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 four announced candidates may be taken during the annual meeting.

The following four candidates are seeking election without opposition.

**Donna Wilson,
Roger Mueller,
David Schultz, and
Ted Loesch**

Donna Wilson is Director of Finance and Personnel for the Arlington

Heights Park District and has been a board member since 1991.

Roger Mueller has served a board member since 1993. He is a retired Rolling Meadows Deputy Fire Chief

David Schultz is a Shift Commander in the Arlington Heights Fire Department. Dave has served on the board since 1997.

Ted Loesch has been a Metro member since 1979. He is a retired Rolling Meadows Battalion Fire Chief with 38 years of service.

The annual meeting will begin at 6:30 pm. Dinner will follow the business meeting. Music and dancing will begin after dinner. Dinner tickets are \$30.00 per person and are available at METRO's office.

Join us for a great evening!

ATTENTION BUSINESS OWNERS

METRO is now permitted to make commercial business loans to members like you who own and operate a business. We can work with you to provide direct funding for equipment, vehicles or property as well as accounts receivable financing.

Call Dick Marra or Sal Fragale or stop by to learn more about these new business services.





(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 LOCATIONS

Open 24 Hours
 7 Days A Week

METRO Office
2440 E. Rand Road
 Arlington Heights

Arlington Heights Police Dept.
33 S. Arlington Heights Road
 Arlington Heights

Hoffman Estates Police Dept.
1200 Gannon Drive
 Hoffman Estates

Schaumburg Police Dept.
1000 W. Schaumburg Road
 Schaumburg

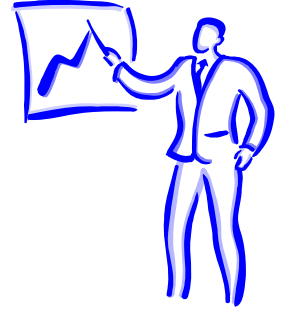
**BOARD OF DIRECTORS
 AND OFFICERS**

Donna Wilson Chairman
Roger Mueller Vice Chairman
Sue Gwinnup Secretary
David Schultz Treasurer
Ed Geiss Director
Jay Plaisted Director
Dean Stewart Director
Richard Marra President
Salvatore Fragale Vice-President
Danielle Gross Operations Officer



2004 MEMBER SURVEY

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 2004 survey results were very positive. More than 96% of the respondents would recommend METRO to co-workers and family members. METRO is always looking for new members. If you are a member, bring in a co-worker or family member to join METRO Federal Credit Union.



2005 HOLIDAY CLOSING SCHEDULE

New Year's Day
 President's Day
 Memorial Day
 Independence Day
 Labor Day
 Columbus Day
 Veterans Day
 Thanksgiving Day
 Staff/Director Lunch

Saturday, January 1
 Monday, February 21
 Monday, May 30
 Monday, July 4
 Monday, September 5
 Monday, October 10
 Friday, November 11
 Thursday, November 24
 Wednesday, December 7

METRO will close at Noon

Christmas Eve

Saturday, December 24

METRO will close at Noon

Christmas

Monday, December 26

YOUR MONEY... TIME FOR A SHREDDER?

The biggest culprit in "identity theft" may be you. Do you toss your receipts from ATM transactions, credit/debit card purchases, expired insurance policies or utility bills into the trash?

A credit-reporting agency decided to see how easy it was for criminals to get your sensitive consumer information by going through peoples' garbage. They found 72% of the bags contained an individual's full name and address. Forty percent contained a whole credit/debit card number that could be linked to an individual; eighty percent of those slips of paper showed the card expiration date. One in five bags contained a bank-account number that could be linked to an individual's name and address.

Protect yourself from identity theft with an easy solution - buy a paper shredder. There are many models available in a wide range of prices. Start out with a low price model that fits over your existing waste basket. If that wears out in a short time, move up to a heavier duty model.

