



MEMO From METRO

**Volume 8
Issue 2
Spring 2005**

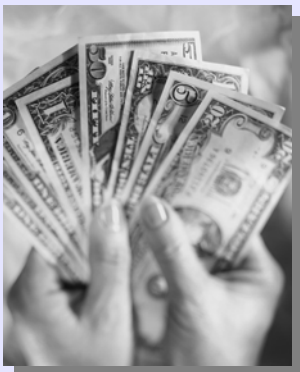
Exclusively serving the employees of local municipalities and school districts

A SPECIAL PROMOTION TO REWARD MEMBERS.

**Metro wants new members.
Metro wants more business
from current members.**

*Refer a co-worker or family member
and earn points that can be converted
to cash.*

*Earn points when you sign up for quali-
fied new services.*



See the Insert in your March
statement for details

or call

847/670-0459

or visit www.mcu.org

Available for a limited time.

METRO'S 32ND ANNUAL MEETING

METRO's 32nd annual meeting was held on Friday, February 25th at the beautiful Cotillion in Palatine. Our meeting room provided a warm and friendly place for our members, directors, officers and staff to gather and celebrate the thirty-second anniversary of METRO Federal Credit Union.

This year's business meeting included highlights from 2004 activities and the election of four directors.

Since the four announced candidates running for 2005 board positions were unopposed, they were re-elected by a vote of acclamation.

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 served as 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.

Donna Wilson, presented an engraved plaque to Jay Plaisted commemorating his twenty years of service as a METRO Director. Jay retired as a Commander with the Arlington Heights Police Department with twenty-seven years of service. The vacancy created by Jay's resignation was filled by Ted Loesch.



The four elected directors are pictured above. Left to right, Loesch, Schultz, Mueller, and Wilson.

HELP US SERVE YOU BETTER

Please take a few minutes to complete and return the enclosed annual member survey. We depend on your feedback to know where we need to work harder, 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/member_survey.



(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**

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



A SPECIAL THANKS...

A number of exciting raffle prizes were awarded at the 32nd Annual Meeting. We would like to thank the following sponsor organizations for donating many of the prizes featured at this event.

- **Arlington Heights Park District**
- **Hoffman Estates Park District**
- **Lattof Chevrolet in Arlington Heights**
- **Motor Werks in Barrington**
- **Schaumburg Park District**

2005 HOLIDAY CLOSING SCHEDULE

Memorial Day	Monday, May 30
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Staff/Director Lunch	Wednesday, December 7
METRO will close at Noon	
Christmas Eve	Saturday, December 24
METRO will close at Noon	
Christmas	Monday, December 26

YOUR MONEY...FREE CREDIT REPORTS

Are you curious about your credit status? Do you have fears about identity theft? The new Fair and Accurate Credit Transactions Act (FACTA) will make your credit information available to you. For people living in Illinois this information will be available on request starting March 1st from each of the three major reporting agencies. Go to www.annualcreditreport.com and you will be able to request FREE reports about your credit history.

Evan Hendricks, the author of "Credit Scores and Credit Reports" recommends taking advantage of the annual free report. Since there are currently three credit-reporting agencies, Hendricks suggests getting one report every four months from one of the three agencies. This method allows you to take advantage of the free annual report while staying current on events that may be taking place in your credit profile throughout the year.

There's another key component to your credit profile. It is called a credit score. This is a numerical

value determined from the types of credit you have used, the amounts owed, your payment history, how much new credit you request and the length of your credit history. This value is called your FICO score. This is the official credit scoring number that governs the financial institution's decision on how much they will charge you for your loan. This part of your credit profile is not free. If you use the web site referenced earlier for your credit report, you can request your FICO score for \$7. Credit experts recommend that you only need to check your credit score prior to a major financial transaction, such as buying a car that will be financed, buying a home, or taking on a home equity line of credit. If you use another site or service, to check your credit score be sure to find out if the basic report includes your FICO score. If it does not, ask what the cost is to include the FICO score in your report.

If you would like more information on credit reports and credit scores stop by and talk to one of our Loan Coordinators at our office. They would be happy to help you.