



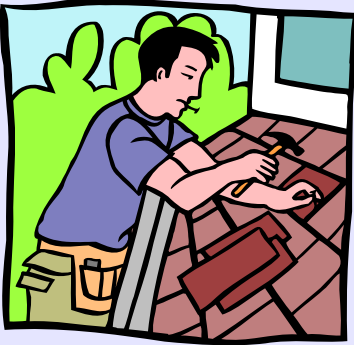
MEMO From METRO

Volume 11
Issue 3
Summer 2008

Serving the employees of local municipalities and school districts

Need Home Improvements?

Home Equity loan rates continue to be very attractive for qualified borrowers with good credit and untapped equity in their home.



Stop in or call for more information about doing those important home improvements now. Then get those projects done while the weather permits.

Call 847/670-0459
or visit www.mcu.org
for more information

ANNOUNCING "ONE-ON-ONE"

We're making some changes... We hope our changes will be improvements... But you are the Deciders!

Beginning this month, each new member who joins METRO will receive continuing special attention from their personal One-on-One Representative. Opening an account at METRO will be easier and more helpful to you than it's ever been because your One-on-One Rep will do all the work. Your One-on-One Rep will help you choose account options that meet your needs and listen to your concerns... All in the privacy of the One-on-One Center. No distractions, just you and your One-on-One Rep.

Your Rep will follow up with you beginning on day one to make sure your questions are answered. Your Rep will check in with you to confirm that you receive your statements and understand all the information on each statement. When you are ready, your Rep will guide you through using any of the many accounts and services METRO provides.

If you've been a METRO customer for a while, but would like more help with your money questions, stop in and ask us to get you your own One-on-One Representative. We want to help.

New member or long time customer... Visit us soon and watch our One-on-One Reps in action. Better yet, tell your fellow employees and family about the personal attention waiting for them at METRO.

"One-on-One"



My Rep makes it easy



(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

METRO Office
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



OFF TO COLLEGE?

Are you preparing to send your son or daughter off to college this fall? There are so many things to do and buy. Don't forget about financial responsibility as they begin this next chapter of their life. This is a good time to open a joint checking account for your student along with a METRO Visa Check Card. It is a safe and easy way for students to get cash when they need it. It will help Mom and Dad too by avoiding those emergency trips to METRO for a check to mail away to school. Parents can con-

veniently deposit money to their collegiate's checking account by visiting our lobby, drive-thru, or using METRO's online banking services. The monthly statement provides Mom and Dad with a convenient report to monitor spending. **Stop in and open that new account today.**



YOUR MONEY...SAVE \$\$ WITH ONLINE BILL PAYMENT

Isn't there an easier way to pay bills? Yes! METRO offers Online Bill Payment Service for all members with a METRO checking account.

It's so easy. Layout your bills in to two groups. Scheduled and Periodic. In the first group, "Scheduled", put all of your monthly, quarterly, semi-annual and annual bills. You can create a schedule in your METRO Bill Payment calendar to pay all of these bills when they are normally due. Rest assured they will be paid on time based on the dates you establish. You just need to be sure the funds are in your account to cover the payment.

Next, look at you're your "Periodic" bills. These come up at different times and for various amounts. Doctor bills, other health care bills, and real estate taxes are typical examples. When you are ready to pay these bills you simply access METRO's Online Bill Payment web page through your computer. Follow the prompts and set up these bills for payment. Again, your bills will be paid at the time and for the amount you set up.

No searching for stamps, trips to the post office to wait in line, and then, finding a mail box.

Plus, **you save money** by not buying stamps to put on all those envelopes each month. Also, by paying your bills electronically you use fewer paper checks. You spend less time re-ordering checks **AND** you save more money by not paying for new supplies of checks. Life's short. Pay your bills on-line. Let METRO make your tasks easier.

Ask a Member Services Representative for more information about METRO's Online Banking and Online Bill Payment.

2008 HOLIDAY CLOSING SCHEDULE

Labor Day	Monday, September 1
Columbus Day	Monday, October 13
Veterans Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Staff/Director Lunch	Wednesday, December 10
METRO will close at Noon	
Christmas Eve	Wednesday, December 24
METRO will close at Noon	
Christmas Day	Thursday, December 25