



MEMO From METRO

Volume 13
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Summer 2010

Exclusively serving the employees of local municipalities and school districts

VISA SCORECARD REWARD PROGRAM

Starting July 1, Every Member with a METRO VISA Card is automatically enrolled in the ScoreCard™ Reward Program!

Every dollar you spend using your METRO VISA



Earns one (1) Bonus Reward Point.

ScoreCard Reward Points can be redeemed for merchandise with as little as 2,000 points or build them up for a really big purchase or a vacation.

There's no limit to the number of Bonus Points you can earn, and they do not expire.

For a **Merchandise and Travel Catalog**, visit:

<http://www.mcu.org> or <https://www.scorecardrewards.com>



Amazing Travel Awards

***Balance transfers, convenience checks and cash advances with your credit card do not qualify for Bonus Points. For more information please contact Kasey at 847-670-0459.*

REWARDS CONTINUE.....

Flash-us your METRO VISA Card and we'll give you **1.00% OFF** your **Loan Rate** on your next new or used Car/Truck Loan!!



Example with **1.0% off:**

New Auto	3 year Term	4.29%^{APR}
	5 year Term	4.49%^{APR}
Used New Auto (Model Year 2006-2010)	3 year Term	4.99%^{APR}
	5 year Term	5.99%^{AP}



***All applications must meet standard lending requirements and criteria.*



(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

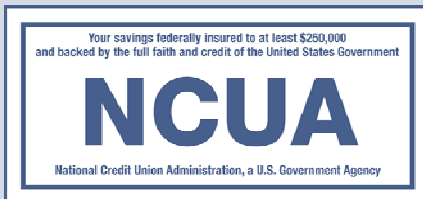
2440 E. Rand Road
 Arlington Heights

**BOARD OF DIRECTORS
 AND OFFICERS**

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 Roger Mueller Vice Chairman
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 Dean Stewart Treasurer
 Ed Geiss Director
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NEW STUDENT CHECKING ACCOUNT

METRO is offering a FREE Savings and Checking Account to students 16 to 23 years old who are attending school full or part time. The student account package includes the following benefits:

- ▶ No Minimum Balance Requirement on Checking
- ▶ No Minimum Balance Fees
- ▶ Free VISA ATM/Debit Card with 6 FREE ATM Withdrawals Monthly
- ▶ No Surcharge ATM Access
- ▶ Unlimited Check Writing
- ▶ Free Online Banking
- ▶ Free Box of Checks (\$15 Value)
- ▶ Free Automated 24 Hour Banking
- ▶ Free Teller Access
- ▶ Free Statement and Check Images
- ▶ Customized Online Alerts
- ▶ Dividends on Balances over \$100



Requirements:

- 16-23 Years Old, Attend school full or part time
- Parent must be co-applicant if under 18
- \$50 To open savings account, Copy of school ID
- 12 Months after Graduation, account reverts to a Regular or Premier Checking Account

This is a great time to open a Student Checking Account and start saving money!! Contact Lisa at 847-670-0456 for more information.

Need Home Improvements?

METRO's Home Equity loan continues to be a very attractive program for qualified borrowers with good credit and equity in their home.

Members pay only a \$350.00 fee to cover all the cost to establish a home equity loan. Stop in or call for more information about doing those important home improvements now.



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

2010 HOLIDAY CLOSING SCHEDULE

Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Eve	Friday, December 24
	(METRO will close at Noon)
Christmas Day	Saturday, December 25