



MEMO From METRO

Volume 13
Issue 4
Fall 2010

Exclusively serving the employees of local municipalities and school districts



VISA SCORECARD REWARD PROGRAM

Every dollar you spend
using your METRO VISA

Earns One

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

***Balance transfers, convenience checks and cash advances with your credit card do not qualify for Bonus Points.*

For more information please contact Kasey or Natalie at 847-670-0459.

CHECKING YOUR CREDIT REPORT

Every time you apply for credit, you're giving lenders permission to see your credit report. And other creditors with a qualified purpose — such as sending you a pre-approved credit card offer — can check your report without your permission. So shouldn't you see what they're seeing?



When and how to get your report

You should review your credit report from the three major U.S. credit reporting agencies (Equifax, Experian, and TransUnion):

- At least once a year
- Especially before making a large purchase, like a house or a car

Free credit reports

Credit agencies charge a small fee for reports. However, you are entitled to one free credit report from each of the three major credit agencies once a year.

You must order your free credit reports through www.annualcreditreport.com

How to fix errors on your report

If you find an error, fill out the dispute form provided by the credit reporting agency. The credit reporting agency must investigate and respond to you within 30 days.

Contact the three major credit agencies directly:

Equifax: 1-800-685-1111 or www.equifax.com

Experian: 1-888-397-3742 or www.experian.com

TransUnion: 1-800-916-8800 or www.transunion.com



ANNUAL MEETING & ELECTION OF DIRECTORS

Planning is under way for METRO's 38th Annual Meeting next Spring. In addition to reviewing your credit union's financial performance, the annual election of directors is also on the agenda.

The following board members complete their terms in February, 2011.

Ed Geiss
Sue Gwinnup

Director
Secretary

Credit union members interested in serving on the board of directors need to submit a candidate petition no later than December 1, 2010. See Dick Marra or Sal Fragale for more information.

All members are invited and encouraged to attend the annual meeting and the buffet following the business meeting.



(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

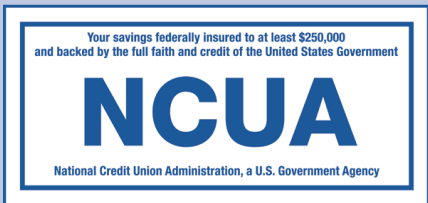
Open 24 Hours
 7 Days A Week
 2440 E. Rand Road
 Arlington Heights

**BOARD OF DIRECTORS
 AND OFFICERS**

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
 Kasey Smith Loan Officer

SUPERVISORY COMMITTEE

Bob Doran Chairman
 Brad Grossman
 Steve Lane
 Merilee McCracken
 Gerald Czarnecki



2010 MEMBER SURVEY

Help us serve you better...

Please take a few minutes to complete and return the enclosed Member Survey. We depend on your feedback to know where we need to improve, 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.

See our special incentive offer on the questionnaire form. All responding members are eligible.

BIENNIAL ACCOUNT VERIFICATION

METRO's federal charter requires its Supervisory Committee to verify member accounts periodically. Please carefully review the Deposit Account Verification form enclosed with your September 2010 statement.



Complete the form only if there is a discrepancy between your records and the information shown on your account statement.

Please mail the form directly to the Supervisory Committee address listed on the form.

THE HOLIDAYS ARE COMING



Members of METRO's **Christmas Club** will be ready for Holiday shopping with cash in hand. These savvy shoppers' nest eggs will be processed in early November. If you would like to be ready for the Holidays next year, open a Christmas Club account today. It's the easy way to really enjoy holiday shopping.

2010 HOLIDAY CLOSING SCHEDULE

Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Staff/Director Lunch	Thursday, December 9
(METRO will close at Noon)	
Christmas Eve	Friday, December 24
(METRO will close at Noon)	
Christmas Day	Saturday, December 25