

# MEMO FROM METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS OF METRO FEDERAL CREDIT UNION

## METRO's 3<sup>rd</sup> Annual Member Appreciation Week

*We are Celebrating YOU ALL Week Long!*

This year we will be kicking off Member Appreciation Week Monday, August 5th, 2019. Join us all week for our Shred Event, special loan & account promotions, goodies, give-a-ways and raffle prizes!

Drop off your shredding bags or boxes inside METRO's lobby during Member Appreciation Week.

**MEMBER APPRECIATION & SHRED WEEK:**  
**MONDAY, AUGUST 5, 2019**  
 - through -  
**FRIDAY, AUGUST 9, 2019**

Stop in each day to receive a raffle ticket to be entered into one of our raffle prizes. **Every prize is valued up to \$200 and will be awarded at the end of the week.**

*You may also earn additional raffle tickets by signing up for any new METRO service or account!*

**Check out the Schedule of Events online at [mcu.org](http://mcu.org)!**

## SAVE UP TO 16% ON YOUR BANK OR STORE CREDIT CARD RATE!

### Get Your METRO VISA PLATINUM Credit Card at 11.80%<sup>APR</sup>



Bring in your Bank or Store Credit Card Statement and METRO will issue you a METRO VISA Credit Card that's up to 16% lower and includes MERCHANDISE & TRAVEL REWARDS program. **SAVE NOW - APPLY ONLINE !!**



**No Balance Transfer, Cash advance or Overlimit Fees!**



**SecureLock Fraud Protection, Mobile Alerts, and Online Access**



**Earn REWARDS To Redeem Travel and Merchandise**

All loan applications subject to METRO Federal Credit Union lending guidelines. Promotion not available to refinance existing METRO loans. Offer valid from July 1, 2019 through September 30, 2019.

## Get up to .50% off Your Next Loan!

**Open a NEW Premier Checking Account this month and save on your loan at METRO!**

When you open your new Premier Checking Account, receive **.25% off** your loan interest rate. Then, if you select automatic payments to repay your loan, receive an additional **.25% off** your loan rate. **That's a total savings of .50%!**

**Open Your New Premier Checking Account and Apply for Your Loan Today!**

\* Monthly direct deposit of \$300 required to avoid Premier Checking Account monthly service fee. Discount excludes Visa and Real Estate Loans.



## Open Your METRO Premier Checking Account Today

**METRO's most popular Checking Account is FREE!**

There are so many benefits you receive with your METRO Premier Checking Account. Not only do you get a VISA Debit Card instantly, but your first box of checks is FREE. Speaking of FREE...you gain access to over 55,000 Surcharge-FREE ATM's so you can access your money anytime, anywhere. Plus, enjoy no minimum balance requirement or monthly service charge when you have at least \$300 directly deposited into your checking account. You can view your account online or through METRO's mobile app anytime, anywhere.

Checking Accounts are easy at METRO! Open your Premier Checking account today!

### Checking Account Benefits:

- NO Minimum Balance Requirement with Direct Deposit
- Access to over **55,000** Surcharge-FREE ATM's
- Online and Mobile App Access
- Mobile Deposit
- Bill Payment
- And more!



**DON'T FORGET**



**Get your LOAN DISCOUNT when you open your new Premier Checking Account**

*Details on the front page!*

### It's Time for Skip-A-Pay

The extra cash you need is here! Skip your July or August loan payment and put some money back in your pocket.

Fill out a SKIP-A-PAYMENT form this July in order to skip your July or August loan payment. Don't wait! Get your request form in by JULY 31st.

Find the form online at [www.mcu.org](http://www.mcu.org) or stop into the Credit Union and fill one out.



*Questions?*

Call the loan department at 847-670-0456, ext. 2 for more information!

### Access Your Account Anywhere with Shared Branching

Shared Branching is a national network of credit unions all over the country that share facilities to give members thousands of convenient locations to perform financial transactions.

**There's more than 5,000 branches located nationwide. Conduct transactions just like you would at METRO!**

At any CO-OP Shared Branch location:

- Make deposits & withdrawals
- Make loan payments
- Transfer money
- Perform balance Inquiries
- Receive loan advances



Visit [mcu.org](http://mcu.org) for more information or [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) for a location near you.

## HOLIDAY CLOSINGS

**Thursday, July 4, 2019**  
Independence Day

**Monday, September 2, 2019**  
Labor Day

### BOARD OF DIRECTORS

Donna Wilson, Chairman  
David Schultz, Vice Chairman  
Dean Stewart, Treasurer  
Susan Gwinnup, Secretary  
Larry DeLegge, Director  
Ed Geiss, Director  
Ted Loesch, Director

### CREDIT UNION OFFICERS

Salvatore Fragale, President  
Kasey Smith, Operations Officer  
Lisa Krusel, Operations & Control Specialist  
Gabby Majewska, Loan Officer

### SUPERVISORY COMMITTEE

Stephen Lane, Chairman  
Merilee McCracken  
Lynda Neuner  
Debra Baret  
Thomas Seleski

### METRO Federal Credit Union

2440 E. Rand Road • Arlington Heights, IL 60004  
Phone: (847) 670-0456 • Fax: (847) 670-0401  
[accountservices@mcu.org](mailto:accountservices@mcu.org)

### Drive-Thru Hours

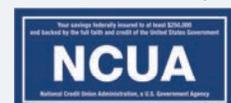
Monday & Tuesday: 7:00 AM to 6:00 PM  
Wednesday: 9:00 AM to 5:00 PM  
Thursday & Friday: 7:00 AM to 6:00 PM  
Saturday: 7:00 AM to 1:00 PM

### Lobby Hours

Monday & Tuesday: 8:00 AM to 5:00 PM  
Wednesday: 9:00 AM to 5:00 PM  
Thursday & Friday: 8:00 AM to 5:00 PM  
Saturday: 8:00 AM to 1:00 PM

### METRO Drive-Thru ATM - 24/7

2440 E Rand Rd • Arlington Heights, IL 60004



**MCU.ORG**