

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

## STRESS LESS WITH OUR PERSONAL LOAN SPECIAL!

REDUCED RATES  
APPLY TODAY!

AS LOW AS  
**7.99%**  
APR\*



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## Reduced Rate Personal Loan Special

### LIMITED TIME OFFER

Are unexpected expenses stressing you out?

Get the money you need to cover unplanned expenses, consolidate debt, or invest in your future! METRO's competitive rates and flexible terms make budgeting a breeze.

- ✓ Special Rates as low as 7.99%APR\*
- ✓ Financing Terms up to 84 months
- ✓ Loan Amount up to \$25,000 or up to \$40,000 with qualifying collateral!

Contact the Loan Department at 847-670-0456, ext. 2, to learn more or apply online today at [MCU.ORG](http://MCU.ORG).

\*Rate reflects "A" credit for a 48 month term. Longer terms available. Offer valid for a limited time only. Terms and conditions apply. Subject to credit approval. For full terms and conditions, please visit [mcu.org/loan-special/](http://mcu.org/loan-special/).



# HOME EQUITY LINE-OF-CREDIT SPECIAL

UNLOCK THE POTENTIAL OF YOUR HOME

Reduced Rate on the first year of your loan! APPLY TODAY!

APPLY ONLINE AT [MCU.ORG](http://MCU.ORG)

Rates as Low as

**4.74%** APR\*

FOR THE FIRST YEAR OF YOUR LOAN!



Contact Us

847-670-0456, ext. 2

\*Rate reflects premium discount. Terms and conditions apply. Offer valid for a limited time only. Subject to credit approval. For full terms and conditions, please visit [mcu.org/home-equity-special/](http://mcu.org/home-equity-special/).

# METRO AUTO LOANS

BEST RATES & ADD-ONS



CHOOSE ONE OR CHOOSE ALL!



GAP PLUS



MECHANICAL REPAIR COVERAGE



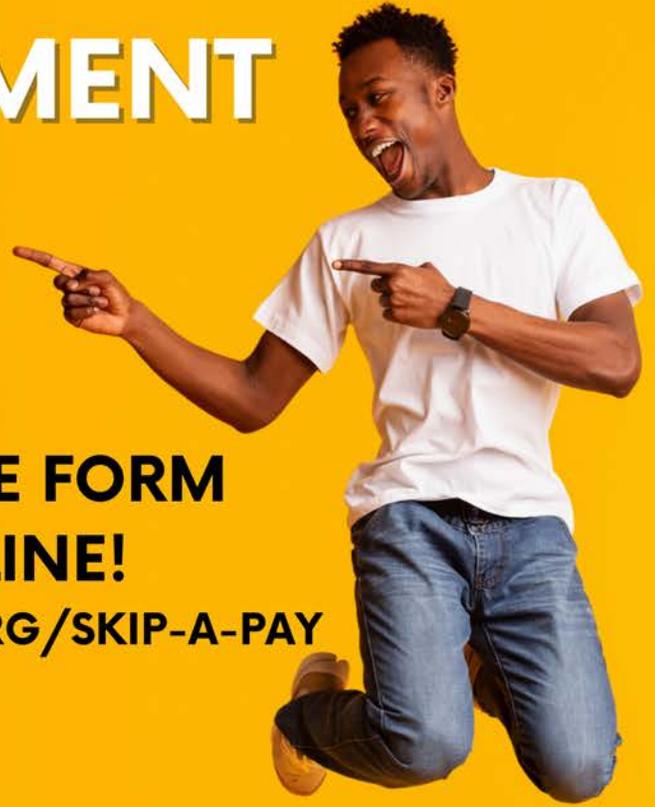
INSURANCE PRODUCTS

Get METRO'S BEST RATE & BEST ADD-ON PRODUCTS so you can focus on the fun this summer! Apply now to get your loan pre-approval and start shopping, or refinance your existing vehicle loan from another institution and potentially reduce your rate.

Don't miss out! Visit [mcu.org/auto-event-2024](http://mcu.org/auto-event-2024) for details!



# SKIP-A-PAYMENT PROGRAM



Skip Your  
Loan Payment  
Without Impacting  
Your Credit Rating!

**GET THE FORM  
ONLINE!**

**[WWW.MCU.ORG/SKIP-A-PAY](http://WWW.MCU.ORG/SKIP-A-PAY)**

## HOW DO I QUALIFY?

- You've made at least 6 payments to your loan\*,
- Your Accounts & Loans are current and in good standing,
- You've requested less than 4 Skip-A-Payments on your loan,
- You want extra cash in your pocket!

Eligible loans include: Auto, RV, Signature, & Home Equity Line-of-Credit

If you answered YES to all the boxes above, you qualify for Metro's Skip-A-Payment Program.

## APPLY TODAY!

Complete the Skip-a-Pay form and return it to Metro with your \$40.00 Processing Fee - or you can have the fee directly withdrawn from your Metro account.

DON'T WAIT!  
THIS OFFER IS GOOD FOR

**JULY/  
AUGUST 2024**

APPLY NOW!

[www.mcu.org](http://www.mcu.org)

\*This program is not available during the first six (6) months of the loan agreement. Eligible loans must be in good standing. Interest will continue to accrue from the date of your last payment. Skip-a-payment request is eligible to skip ONE month only and will not impact credit rating. July requests must be received in office no later than 7/15/2024. Maximum of four (4) skip-a-pays over the life of the loan is allowed.

# Spotlight: Youth Accounts

Kids & Teens can Save and  
Spend on Their Own Schedule!



## KID'S CLUB ACCOUNT

Ages 0-12

This add-on account  
supplements your child's  
savings account.

Now you can put your child's money  
in a safe and secure spot AND earn  
interest. Get the coins out of their  
piggy bank and into a **METRO Kid's  
Club Account!**

Specifically for kids 12 and under,  
earn a **PREMIUM RATE** in this special  
Club Account on **balances up to  
\$500.**



Balances over \$500 earn the regular  
listed Kids Club Account Rate.



## YOUTH SAVINGS

Ages 0-17

A basic savings account and  
no minimum balance fees.

A fantastic way to teach your children  
about saving for the future!

Open a Youth Savings Account and  
receive the following:

- ★ **Special Savings Incentives**  
Pair our Kids Club Account with your  
Youth Savings Account and earn a  
**PREMIUM RATE** on balances up to  
\$500.
- ★ **FREE Online Banking Access**  
Parents or guardians can keep an  
eye on account funds to make  
transfers for allowance and other  
needs.
- ★ **No Minimum Balance Fees**  
No minimum balance is required for  
Youth Accounts except for the initial  
membership deposit of \$10.



## STUDENT CHECKING

Ages 13-26

All the benefits of a Regular  
Checking Account!

Start your student off with a checking  
account that has tons of benefits!

### EASY ACCESS

With a Visa Debit Card and METRO's Mobile  
App, you're good to go! Take money out of  
one of our SurchARGE-FREE ATMs, and  
deposit your birthday check with Mobile  
Deposit. It's so easy!



### NO MINIMUM BALANCE

Don't waste precious money on monthly  
fees! Use the money you earn on other  
stuff, like fun with friends!

**All Youth Accounts include FREE COIN COUNTING for our youngest members!**

CALL US FOR MORE INFO



847-670-0456, EXT 1.



accountservices@mcu.org



www.mcu.org

# Introducing: MessagePay

## YOUR QUICK LOAN PAYMENT SOLUTION

Life can get busy, and sometimes loan payments are forgotten. To help you avoid late fees, METRO is excited to introduce MessagePay, a handy tool for those urgent payment moments. With MessagePay, you can quickly and affordably make payments to steer clear of late penalties.

- Make payments right from your mobile device!
- Save on the expense of a hefty late fee and only pay a \$5.99 convenience fee to keep your account in good standing.
- Encrypted information guarantees your information is secure!



### IT'S EASY!

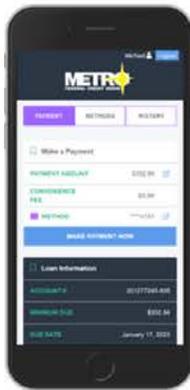
#### 1. Verify Your Account



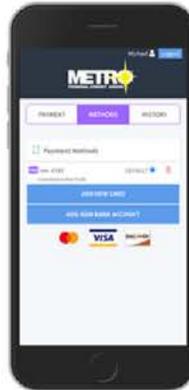
#### 2. Create Your 4 Digit PIN



#### 3. Set Your Payment Info



#### 4. Make a Payment!

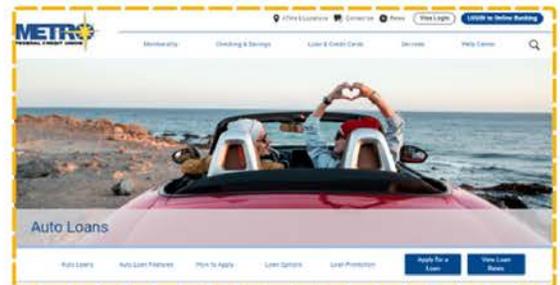


Visit <https://mcu.org/messagepay/> for more information and to start making payments, or contact our Member Services Department at 847-670-0456, ext. 1, during office hours.

## COMING SOON.....

### METRO'S WEBSITE IS GETTING A REFRESH!

We're excited to announce the upcoming launch of our new website! METRO's newly designed website features a refreshed, modern design and improved navigation while keeping mobile browsing in mind. We can't wait for you to see it! Be on the lookout for more info on our upcoming live date!



### HOLIDAY CLOSINGS

INDEPENDENCE DAY Thursday	7/04/2024
LABOR DAY Monday	9/02/2024

### OFFICE & DRIVE-THRU

2440 E. Rand Road Arlington Heights, IL 60004	
Monday & Tuesday	8am - 5pm
Wednesday	9am - 5pm
Thursday & Friday	8am - 5pm
Saturday	8am - 1pm

### CONTACT US

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PHONE	847-670-0456
FAX	847-670-0401
WEB	www.mcu.org
FEDERALLY INSURED BY NCUA	