

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



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Holiday Loan Special

REDUCED RATE PERSONAL LOAN

Make your holidays brighter with extra cash in hand. With rates as low as **5.99%^{APR*}** and terms starting at 48 months financing, you can borrow up to **\$15,000** to help lessen your financial load during the holiday season.

Why choose our Holiday Loan?



Flexible loan amount to fit your holiday needs.



Consolidate your debt, or finance a project with our lowest rates of the year.



Quick and easy application process.

For more information, visit us online at mcu.org or contact our loan department at 847-670-0456, ext. 2.

Apply online at MCU.ORG today!

Special rates are available 10/1/2024 – 12/31/2024. *Rates quoted above assume excellent borrower credit history and may be higher depending on individual credit rating. The final rate is determined by credit score and term of loan. The maximum unsecured signature loan special available is \$15,000 based on credit score. For complete terms and conditions, please visit: mcu.org/holidayloan/

Home Equity Line-of-Credit Loan Special

UNLOCK THE POTENTIAL EQUITY OF YOUR HOME!

Are you ready to tap into the value of your home? Look no further than our Home Equity Line-of-Credit Special now through the end of the year. For a limited time only, take advance of our incredible offer:



RATE REDUCTION: Pay as low as 4.99%APR* on the first year of your loan



PROCESSING FEES SLASHED: Processing fees reduced to just \$199 (savings of over \$200)!

*The final introductory rate is based on credit score and mortgage position. Introductory rate as low as 4.99%APR for "A" credit with no first mortgage. Loan rate recalculates to current published rate plus an added margin on January 1, 2026. Up to 80% Loan-to-Value financing based on qualification. Processing fee is non-refundable and due after initial loan preapproval. For complete terms and conditions, please visit: mcu.org/home-equity-special/

Your Money is Coming!

METRO'S CHRISTMAS CLUB ACCOUNT HOLDERS WILL BE READY FOR HOLIDAY SHOPPING:

Christmas Club Account funds will be transferred or mailed on the first business day of November.

Don't have a Christmas Club Account? Plan early for the next holiday season by opening this special Club Account to make saving automatic.

You can allocate a portion of your direct deposit to your club account each pay period. It's the easy way to prepare for holiday shopping....or an unexpected expense!

Contact Member Services for additional information, or download the application online at www.mcu.org.



Your Ordering & Online Shopping Rights for this Holiday Season

WHAT TO DO IF YOU'RE BILLED FOR THINGS YOU NEVER RECEIVE

SHIPPING DATES

A seller has to ship your order within the time it says. If the seller doesn't promise a time, they must ship your order within 30 days of when you place it.

- If they don't specify a ship time and you apply for a credit, the seller has another 20 days (50 days total) to ship the item(s).



DELAYS

If the seller can't ship within the promised time, they must tell you, give you a new shipping date, and give you the chance to cancel for a full refund.

- If you don't respond: the seller can assume you accept the delay if the delay is 30 days or less
- If you don't respond and the delay is more than 30 days: the seller has to cancel the order by the 30th day and give you a full refund.



REFUNDS

If you paid by cash, check, or credit card, the seller has to give you a refund within SEVEN working days after the order is canceled.



Find articles like this, and more, from the Federal Trade Commission at consumer.ftc.gov.

Spotlight: Christmas Club Account

Save year round for any expense.
We'll deposit your money in
November each year!



**AUTOMATE YOUR
SAVINGS EACH YEAR**



**EASY AND
CONVENIENT**



**AVOID HOLIDAY
STRESS**

Enjoy the holidays even more by opening a Christmas Club account. Start saving now, and you will have next Christmas in the bag! The best news is that you can open a Christmas Club account any time during the year!

Deposit to the account as you see fit – make deposits yourself, transfer from other METRO accounts, or deposit directly to your account through payroll deduction. Your club account always earns a competitive rate!

On the first business day in November, the funds you've accumulated throughout the year are paid to you by either direct deposit to your METRO checking account or we'll mail you a check.

So avoid the financial stress of the holidays by saving a little bit all year long. Take advantage of Metro's Christmas Club account - open yours today!



Account Benefits:

- ❄ No Minimum Balance
- ❄ Automatic monthly deposits available
- ❄ Earn competitive dividends
- ❄ Funds disbursed annually in November
- ❄ Avoid holiday induced debt & stress

CALL US FOR MORE INFO



847-670-0456, EXT 1.



accountservices@mcu.org



www.mcu.org

UPCOMING....



TELL US WHAT YOU THINK

HELP US IMPROVE!

During the month of November, you will receive an email with a link to our 2024 Member Survey.

Please complete and submit your survey by 12/15/24. We rely on your feedback to help us provide great products and excellent services for YOU - our members. PLUS, you can earn a chance to win a GAS GIFT CARD!

Thank you so much for helping us become better!

METRO's 52nd Annual Meeting

PLANNING IS UNDERWAY



METRO's 52nd Annual Meeting planning has begun with more details to come! 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 March 2025:

Donna Wilson, Chairman

David Schultz, Vice Chairman

Diane McNulty, Director

Credit Union members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2024. See Salvatore Fragale or Kasey Smith for more information or visit mco.org/annual-meeting



Happy Holidays



HOLIDAY CLOSINGS

COLUMBUS DAY Monday	10/14/2024
VETERAN'S DAY Monday	11/11/2024
THANKSGIVING DAY Thursday	11/28/2024
EARLY CLOSING Open 8-11:30 am	12/11/2024
CHRISTMAS EVE Open 8-11:30 am	12/24/2024
CHRISTMAS DAY Wednesday	12/25/2024
NEW YEAR'S EVE Open 8-3:30 pm	12/31/2024

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

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