

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



**UNLOCK
THE
POTENTIAL
OF YOUR
HOME!**

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Home Equity Line-of-Credit Special

LIMITED TIME ONLY!

Are you ready to tap into the value of your home? Look no further than our Home Equity Line-of-Credit Special!

For a limited time only, take advantage of our incredible offer:



Rate Reduction:

Take a **1.00% reduction** in interest rate for the duration of your loan!



Processing Fees Slashed:

Your fees are reduced to just **\$199!***

Contact us at 847-670-0456, ext. 2, to learn more or apply online today at MCU.ORG.

*Up to 80% Loan-to-Value financing based on qualification. Rate reduction on Home Equity Line-of-Credits is for the duration of the loan. The processing fee is due after your initial pre-approval and is non-refundable. Loan applications are subject to METRO's lending guidelines. Final rate is based on credit score and mortgage position. Loan special good through June 30, 2024. The Home Equity Line-of-Credit annual percentage rate is based on Prime Rate plus an added margin. Please visit mcu.org for additional loan terms and conditions.

METRO AUTO LOANS

BEST RATES & ADD-ONS



GAP PLUS



**MECHANICAL
REPAIR COVERAGE**



**INSURANCE
PRODUCTS**

Get METRO'S BEST RATE & BEST ADD-ON PRODUCTS so you can focus on the fun this spring! 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 for details!

Share Certificate Special

MAKE YOUR MONEY WORK FOR YOU.

There's still time to invest with a METRO Share Certificate. With our current deposit specials, you can put your money to work for you and earn a higher dividend than traditional savings accounts.

Share Certificates, otherwise known as CD's, offer guaranteed returns and a safe place to keep your money. Compared to savings and money market accounts, they can offer higher dividend rates on deposits. That's because you agree to keep your money in the account for a set period of time.

METRO has many different Share Certificate options and terms available. Our Limited Time Share Certificate Special offers rates up to 5.00%APY* with two flexible terms. You can find all of our Certificate rates online at www.mcu.org/savings-rates/ along with specific terms and disclosures.

If you're interested in METRO's Share Certificate rates, visit our rate page at www.mcu.org/savings-rates/ or stop in the office and open your certificate today!

RATES UP TO
5.00% APY*

*Limited time promotion. \$25,000 minimum deposit for new money only. Share Certificate rates are subject to change. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. government agency.



April is

CREDIT UNION YOUTH MONTH



With no minimum balance and higher savings rates, a Youth Savings or Kids Club Account at METRO can help lay the foundation for future financial success!

Help your kids set savings goals!

Kids - just like adults - will be much more motivated to save their money if they have a specific goal in mind.

- ✓ Help them set their sights on something to save up for.
- ✓ Remind them of their goal whenever they get an inclination to spend.
- ✓ Watch them as they experience the thrill of achieving an accomplishment!

Open your child an account at METRO today!

Call or email us with any questions!

 **847-670-0456**
accountservices@mcu.org

Save Away for a Rainy Day

Word Search



Q	P	J	D	E	P	O	S	I	T	P	N
P	A	F	C	R	E	D	I	T	Z	M	E
O	W	D	V	G	W	A	N	T	S	O	E
S	P	E	N	D	I	N	G	B	T	N	D
Y	F	B	B	I	L	L	S	U	H	E	S
I	N	T	E	R	E	S	T	F	I	Y	V
C	O	I	N	S	B	U	D	G	E	T	I
O	S	A	V	I	N	G	L	O	A	N	K

BILLS
BUDGET
COINS
CREDIT
DEBT

DEPOSIT
INTEREST
LOAN
MONEY
NEEDS

SAVINGS
SPENDING
WANTS



METRO's 51st Annual Meeting

MEETING & ELECTION OF DIRECTORS



The credit union's 51st annual meeting was held on Friday, March 1, 2024. This year's meeting included the 2023 financial highlights and Board Officer elections.

At the conclusion of the meeting, the following Board Members were elected for a three-year term:

Dean Stewart, Treasurer **Larry DeLegge, Director** **John Feit, Director**

CONGRATULATIONS to our Board Members on their re-election! And another big congratulations to all of our raffle prize winners! Thank you to all of our members and volunteers who attended.

Download METRO's Branded Mobile App

GO MOBILE WITH METRO

Mobile Banking just got better at METRO! Convenient access on the go using your cell phone. If you are a current Online Banking user with a checking account, it's easy to download, log in and take advantage of METRO's mobile banking options. View Your balances and history, make transfers, pay bills, deposit checks, send money through Zelle and much more!

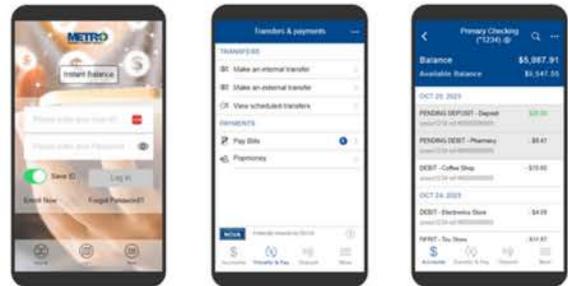


Download and sign in....it's that easy!



1. Download the METRO App- found on either the iPhone App Store or Google Play Store.
2. Open the App and enter your login information using your Virtual Branch Online Banking **Logon ID and Security Code**.

What You'll See:



Visit mco.org/download-metros-mobile-app/ for more information and links to the App stores! Questions? Contact us at 847-670-0456, ext 1, for assistance.

HOLIDAY CLOSINGS

MEMORIAL DAY Monday	5/27/2024
JUNETEENTH National Independence Day Wednesday	6/19/2024

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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FAX	847-670-0401
WEB	www.mco.org
FEDERALLY INSURED BY NCUA	