

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



AUTO LOAN SPECIAL

Drive Away With Rates as Low as

3.99% APR*

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Auto Loan Special

LOW RATES PLUS A BONUS OFFER!

Take advantage of our limited-time auto loan special and drive the car you've been dreaming of—at a rate designed to keep your payments low. Already have an auto loan elsewhere? Refinance with us and enjoy potential savings!

Rates start at 3.99%APR for 36 months on a New Auto Loan. Low rates available on New and Used Vehicles.

★ BONUS OFFER ★

When you book an AUTO LOAN during this promotion, you'll also be eligible for:

★ 1.00% Discount on a Signature Loan

Perfect for extra expenses or consolidating debt after the holidays!

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

Apply online at [MCU.ORG](https://mco.org) today!

*Special terms are available 1/1/2026 – 3/31/2026. New and used vehicle purchases and refinances from other financial institutions only; existing Metro loans excluded. Rates as low as 3.99% APR for A-credit borrowers at 36 months with up to 85% financing, (includes 0.25% discount for 15% down). APR based on creditworthiness, term, loan-to-value, and vehicle mileage. Terms up to 84 months available; longer terms have higher rates. For full Terms & Conditions, please visit mco.org/offers-discounts/.

AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2026

Skip the Stress for Your Next Car!

Finding your next vehicle doesn't have to be complicated. With our customized car shopping experience, you can search thousands of new and used vehicles from trusted dealers—all in one convenient place. Compare prices, explore features, and find a car that fits your lifestyle and budget without the pressure.

When you're ready to finance, our competitive auto loan rates and flexible terms help you save even more. Whether you're buying new, buying used, or refinancing your current auto loan, we're here to help you drive away with confidence.

From browsing to financing, we make the entire process simple, transparent, and member-focused—so you can spend less time shopping and more time enjoying the ride.



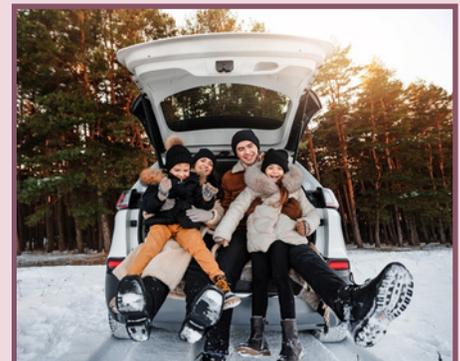
WEBSITE HIGHLIGHT

Auto Loan Refinance Calculator

Did you know you could be saving money on your current auto loan? With our easy-to-use refinance calculator, found under the "Resources" tab on our car shopping website, you can quickly see how much you might save. In just a few clicks, check out your potential savings and decide if refinancing is the right move for you.

Your remaining loan balance?			
25000			
Your current monthly payment?	Your desired new term (months)?		
795 /mo	60		
Your current APR?	New APR from your credit union		
8.5 %	6.5 %		
	CURRENT LOAN	NEW LOAN *	DIFFERENCE
Monthly Payment	\$795	\$489	\$306↓
Months Remaining	36	60	24↑

Your Easy Way to a Better Ride



Shop thousands of new and used vehicles from dealers in one place. Compare prices, explore features, and finance with competitive rates and flexible terms — making car buying or refinancing simple and stress-free from search to driveway.

Experience it now... <https://mcu.groovecar.com/>

Skip Your January or February Loan Payment

METRO'S SKIP-A-PAY IS HERE!

Do the holidays have your pockets feeling a little flat? Metro is here to help! Take a break on your monthly expenses and skip your January OR February loan payment.



Here are the details:

- ✓ 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 loans.

If you checked YES to all the boxes above *and* have an eligible loan, **CONGRATULATIONS**, you qualify for METRO's Skip-A-Payment Program! Now, all you have left to do is apply...

Learn more by visiting us at mcu.org or calling the Loan Department at 847-670-0456, ext. 2.

APPLY TODAY AT MCU.ORG

*This program is not available during the first six (6) months of the loan agreement. 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.

MessagePay is an Easy Way to Pay

YOUR QUICK LOAN PAYMENT SOLUTION

Many members are already taking advantage of MessagePay, an easy and convenient way to make loan payments by text message. When life gets busy and a payment slips your mind, MessagePay helps you stay on track by allowing you to quickly make a payment from your mobile device and avoid late fees.

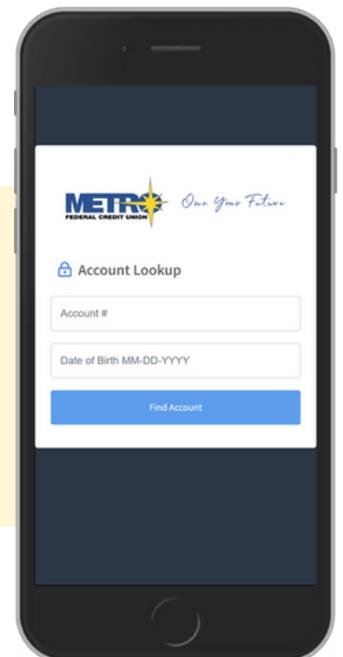
Key Features of MessagePay:

- **Easy Mobile Payments:** Make payments from your mobile device using any external bank account.
- **Avoid Late Fees:** With a \$5.99 convenience fee per transaction, MessagePay offers a cost-effective alternative to potential late fees.
- **Secure Transactions:** Your information is encrypted, ensuring secure payments.
- **Multiple Payment Options:** Payments can be made from your checking, savings, or debit card.

For more information and to enroll in MessagePay, visit our website:

<https://mcu.org/messagepay/>

Experience the convenience of making a loan payment anytime, anywhere with MessagePay!



Spotlight: Individual Retirement Accounts

(IRA's)

Saving for your future starts now!



ROTH, TRADITIONAL,
AND CERTIFICATE
OPTIONS AVAILABLE



EASY AND
CONVENIENT



AVOID WAITING TO
PLAN FOR YOUR
FUTURE

An Individual Retirement Account (IRA) is a special savings account that allows an individual to save for retirement with tax-free growth or on a tax-deferred basis.

There are two main types of IRA's:

Traditional IRA - Contributions you make can potentially be deducted on your tax return and earnings may grow tax-deferred until the money is withdrawn during retirement. Typically retirees are in a lower tax bracket, so the tax-deferred money may be taxed at a lower rate!

Roth IRA - Contributions are made with money you've already paid taxes on (after-tax) and your money may grow tax-free - meaning tax-free withdrawals in retirement! The longer your money compounds and grows in the account, the larger your nest-egg can be at retirement!



Account Benefits:

-  Supplement your current savings account or employer-sponsored retirement plan
-  Offers key tax advantages
-  Earn competitive dividends
-  Contribute up to \$7,500 (under 50) and up to \$8,600 (over 50) in 2026, with earned income

Call us for more information and account limitations.



847-670-0456, EXT 1.



accountservices@mcu.org



www.mcu.org



2025 MEMBER SURVEY RESULTS

Thank you to everyone who took the time to participate in our annual member survey! We truly value the information you provided.

The 2025 survey results were very positive:

99% of the respondents would recommend METRO!

WOW, we have the BEST members! Thank you again from all of us at the credit union!

2026 Privacy Notice

VIEW IT ONLINE AT
[MCU.ORG/PRIVACY-SECURITY](https://www.mcu.org/privacy-security)



The notice details your right to know how we collect, share and protect your personal information. The type of personal information we collect and share depends on the product or service you have with METRO.

METRO takes many security measures, which comply with federal law, to protect your information from unauthorized use. These measures include computer safeguards and secured files and buildings.

For more information, contact us at 847-670-0456 or view the Privacy Notice online at [mcu.org](https://www.mcu.org).

UPCOMING....

METRO's 53rd Annual Meeting PLANNING IS UNDERWAY



METRO's **53rd** Annual Meeting will be held on Friday, March 6, 2026, at 6 pm.

The Board Candidates up for re-election this term are:

Susan Gwinnup, Secretary

Please contact Salvatore Fragale or Kasey Smith for more information or visit [mcu.org/calendar-of-events](https://www.mcu.org/calendar-of-events) for additional information and updates.

HOLIDAY CLOSINGS

NEW YEAR'S DAY Thursday	1/01/2026
MARTIN LUTHER KING JR. DAY Monday	1/19/2026
PRESIDENT'S DAY Monday	2/16/2026

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