

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



HOME EQUITY LINE-OF-CREDIT SPECIAL

Rates As Low As

4.99%^{APR}

For the first year of your loan!

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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:

Get a **LOW REDUCED RATE** for the first year of your loan! Rates as low as 4.99%APR* until 6/30/26!



Processing Fees Slashed:

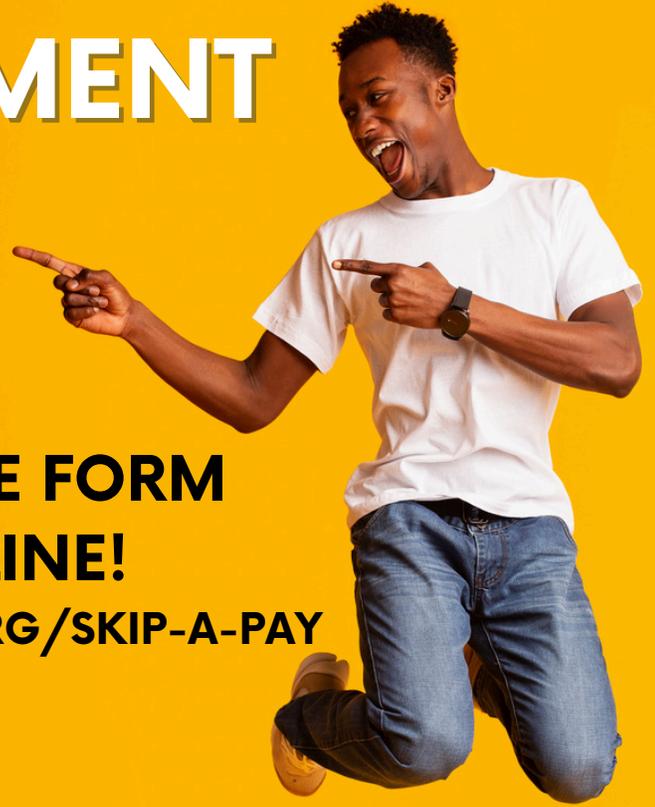
Your fees are reduced to just **\$199!***

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

*Rate reduction on Home Equity Line-of-Credits is valid through 9/30/2026. 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 September 30, 2025. Please visit mcu.org/home-equity-speical/ for full loan terms and conditions.



SKIP-A-PAYMENT PROGRAM



Skip Your
Loan Payment
Without Impacting
Your Credit Rating!

**GET THE FORM
ONLINE!**

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Complete the Skip-a-Pay form and return it to Metro with your \$40.00 Processing Fee - or you can have the fee directly withdrawn from your Metro account.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 2025**

APPLY NOW!

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 7/15/2025. Maximum of four (4) skip-a-pays over the life of the loan is allowed.

DRIVE MORE, PAY LESS

- AUTO LOAN RATES AS LOW AS **4.29% APR***
- FLEXIBLE TERMS - UP TO 84 MONTHS
- COST SAVING AUTO PROTECTION ADD ONS
- PURCHASE & REFINANCE

APPLY TODAY

**AUTO LOANS
MADE+
EASY**

AT METRO

CONTACT US:

847-670-0456, ext. 2

www.mcu.org

loanservices@mcu.org



Visit mcu.org for loan rates and terms.



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

MessagePay for Last Minute Payments

YOUR QUICK LOAN PAYMENT SOLUTION

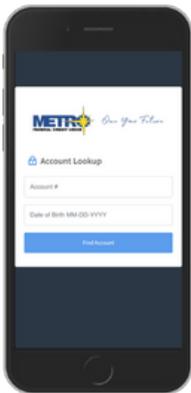
Life can get busy, and sometimes loan payments are forgotten. To help you avoid late fees, METRO is excited to introduce MessagePay, a handy tool for those urgent payment moments. With MessagePay, you can quickly and affordably make payments to steer clear of late penalties.

- 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!

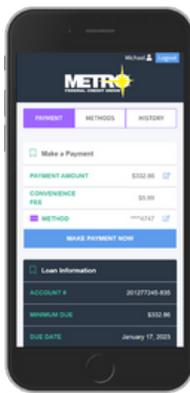
1. Verify Your Account



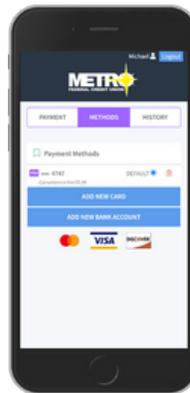
2. Create Your 4 Digit PIN



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.

Share Certificate Specials

FLEXIBLE SAVINGS TO EARN DIVIDENDS

Remember, Metro's Special Share Certificates are still available! Lock in a great rate and enjoy the security of guaranteed returns. It's a simple way to make your savings work harder for you.

View our special rates online at mcu.org/certificate-special/ or contact us for more information!

SHARE CERTIFICATE SPECIALS



HOLIDAY CLOSINGS

INDEPENDENCE DAY Thursday	7/04/2025
LABOR DAY Monday	9/01/2025

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