

# MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS



## Smart Borrowing from Real People for less.

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## Signature Loan Special

**SKIP THE ONLINE LENDER FEES**

With METRO, borrowing stays simple, transparent, and affordable:

- No hidden fees or origination costs
- Lower rates than online lenders\*
- Real people, real service, real savings



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

\*Annual Percentage Rate (APR) for Signature Loan as low as 6.99% APR. Actual rate may vary based on creditworthiness and term. A minimum loan amount of \$10,000 is required to qualify for the promotional auto loan refinance discount. Members who refinance an auto loan (up to \$30,000) from another financial institution to the Credit Union will receive a 0.50% APR rate discount applied to the refinanced auto loan only. Signature loan and auto loan must be opened concurrently to qualify. Rates, terms, and conditions are subject to change. All loans subject to credit approval and Metro Federal Credit Union membership eligibility.

# DRIVE MORE, PAY LESS

- AUTO LOAN RATES AS LOW AS **4.04%<sup>APR\*</sup>**
- 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](http://www.mcu.org)

[loanservices@mcu.org](mailto:loanservices@mcu.org)



Visit [mcu.org](http://mcu.org) for loan rates and terms.



# AUTO TALK



Fall 2025

## Ready for Your Next Ride? Start with Us.

When it comes to buying a car, your credit union is the perfect place to begin. We're here to make the process smooth, affordable, and stress-free —with competitive auto loan rates, flexible terms, and the kind of personalized service you won't find at a dealership alone.

Whether you're shopping for something brand-new, searching for a reliable pre-owned vehicle, or looking to refinance your current auto loan to save money, we've got you covered. Our team is dedicated to helping you match the right financing with the right car, so you can drive away feeling confident in your decision.

With us in your corner, you're not just buying a car, you're investing in your journey. Let us help put you in the driver's seat. Your next vehicle is waiting!



### 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 ↑

## Find the Ride That Fits Your Life



Our car shopping website is the perfect starting point for your search. Explore detailed information on vehicles — from specifications and technology to fuel efficiency — so you can compare options with confidence.

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

# 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](mailto:accountservices@mcu.org)



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

# UPCOMING....



TELL US WHAT YOU THINK

## HELP US IMPROVE!

During the month of October, you will receive an email with a link to our 2025 Member Survey.

Please complete and submit your survey by 12/15/25. 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 53rd Annual Meeting

### PLANNING IS UNDERWAY



METRO's 53rd 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 2026:

**Susan Gwinnup**, Secretary

Credit Union members interested in serving on the Board of Directors need to submit a candidate petition no later than December 1, 2025. See Salvatore Fragale or Kasey Smith for more information or visit [mco.org/annual-meeting](https://mco.org/annual-meeting)



*Happy Holidays*



### HOLIDAY CLOSINGS

COLUMBUS DAY Monday	10/13/2025
VETERAN'S DAY Tuesday	11/11/2025
THANKSGIVING DAY Thursday	11/27/2025
EARLY CLOSING Open 8-11:30 am	12/10/2025
CHRISTMAS EVE Open 8-11:30 am	12/24/2025
CHRISTMAS DAY Thursday	12/25/2025
NEW YEAR'S EVE Open 8-3:30 pm	12/31/2025

### 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

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FAX	847-670-0401
WEB	<a href="http://www.mcu.org">www.mcu.org</a>
FEDERALLY INSURED BY NCUA	