

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

HOME EQUITY LINE-OF-CREDIT SPECIAL

Reduced Rate & Fees!



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Home Equity Line-of-Credit Special

SAVE ON THE FIRST YEAR OF YOUR LOAN

Looking for an affordable way to pay for home improvements or consolidate debt? METRO has you covered!

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



Rate Reduction:

Get a **LOW, REDUCED RATE** for the first year of your loan! Rates as low as 4.99%APR* until 6/30/27!



Processing Fees Reduced with REIMBURSEMENT

option: Pay just **\$99** in fees - and with a minimum advance of \$20,000, METRO will fully reimburse them.

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 6/30/2027. 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, 2026. Please visit mcu.org/offers-discounts/ for full loan terms and conditions.



New! HIGH YIELD PLATINUM CHECKING

*Big earnings for your everyday balance!
Our High-Yield Platinum Checking Account
is for METRO Members who want more
from their everyday Checking Account!*



Features Include:

- ✓ 3.50%APY* on balances up to \$2,500
- ✓ Free Debit Card & Mobile Banking
- ✓ 24/7 Fraud Monitoring & Card Controls
- ✓ Nationwide ATM access

3.50%^{APY*}
ON BALANCES
UP TO \$2,500

Eligibility: To open a High Yield Platinum Checking Account, you must have an active, qualifying loan with the credit union with a minimum original balance of \$5,000. An active loan is not required on an ongoing basis in order to maintain the checking account once opened.

Monthly Qualification Requirements: To qualify for the disclosed dividend rate and APY after the account is opened, you must (1) receive a minimum of \$750 direct deposit into your Platinum Checking Account each month, (2) be enrolled in eStatements; and (3) maintain an open debit card linked to the account. If the requirements are not met each month, the account will earn the standard Checking Account dividend rate, and a monthly fee will be assessed.

*Please refer to METRO's Periodic Disclosure & Fee Schedule for account details or visit mcu.org for more information.



First Mortgage Special

RATE REDUCTION



Save on Your First Mortgage!

Take advantage of our limited-time mortgage promotion and lock in extra savings on your home loan.

- Available on First Mortgage Loans - Purchase or Refinance
- Maximum 80% Loan-to-Value
- Limited-time offer
- Subject to credit approval and underwriting guidelines.

SPECIAL OFFER

-0.25%

Rate Reduction on First Mortgage Loans

APPLY ONLINE



847-670-0456, ext. 2



loanservices@mcu.org



mcu.org

Ready Set SAVE!



Youth Accounts

Start your child's savings journey!

At METRO, we believe it's never too early to get started on saving. Even small steps—like setting aside part of an allowance or birthday money—can help kids develop confidence and lifelong money skills. It's all about setting goals, building savings habits, and watching progress grow over time.

Youth Accounts help kids:

- ✓ Learn smart money habits
- ✓ Set and reach savings goals
- ✓ Build confidence with money

Stop in today or learn more online:
<https://www.mcu.org/youth-accounts/>



Start small. Save big. Grow smart.

AUTO TALK



Your Quarterly Automotive Newsletter

Spring 2026

Your Next Car Search Starts Here

Ready to buy your next vehicle? As a member, you have exclusive access to our online car shopping platform — built just for you.

Browse over 4 million new and used vehicles from thousands of dealers nationwide, including trusted local dealerships in your community. You can search by payment, compare models, get a free CARFAX® report, and even apply for pre-approval — all in one place, right from your phone.

Because you're a member, you get the advantage of our competitive auto loan rates woven directly into your shopping experience. No surprises, no runaround — just a smarter, simpler way to buy a car.



WEBSITE HIGHLIGHT

Auto Loan Refinance Calculator

Are you getting the best rate on your current auto loan? It may be time to find out. Our refinance calculator — available under the “Resources” tab on our car shopping platform — makes it simple to see if you could be paying less each month. A few minutes today could mean more money in your pocket tomorrow.

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

Why Finance With Us?



When it comes to financing your next vehicle, your credit union has you covered. As a not-for-profit institution, we return value directly to our members through lower interest rates, flexible terms, and fewer fees than traditional lenders. Plus, you'll always get personalized service from people who are always here to help.

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

Why Finance with a Credit Union?

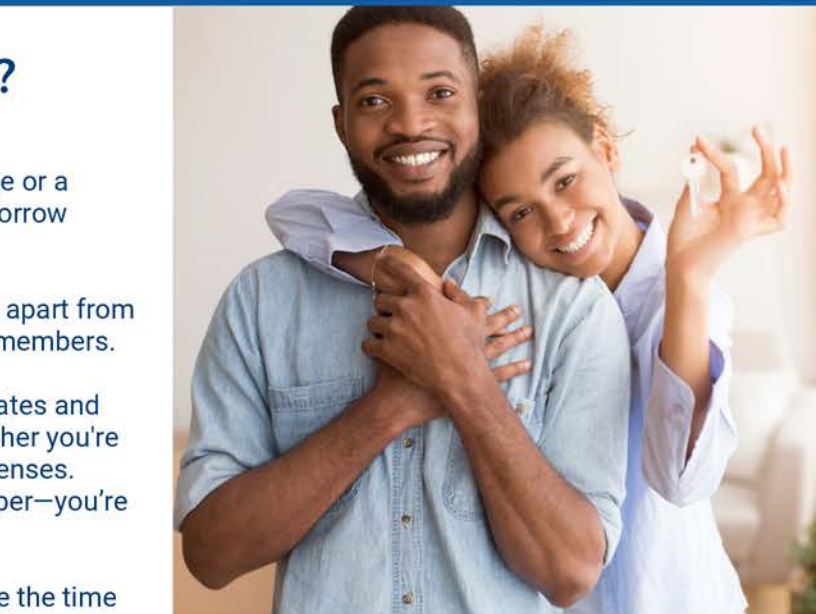
REAL ESTATE EDITION

When it comes to major financial decisions—like a mortgage or a home equity line of credit (HELOC)—where you choose to borrow matters just as much as what you borrow.

Credit unions offer a member-first approach that sets them apart from traditional banks. They're not-for-profit and owned by their members.

For homeowners, this often means competitive mortgage rates and flexible HELOC options designed to fit real-life needs—whether you're renovating, consolidating debt, or covering unexpected expenses. Decisions are made locally, so you're more than just a number—you're a member with a voice.

Another key advantage is guidance. Credit union teams take the time to walk you through your options, helping you understand the long-term impact of your financing choices so you can move forward with confidence.



If you're considering tapping into your home's equity or purchasing a new home, METRO can be a trusted partner—focused on your financial well-being every step of the way. Contact us at 847-670-0456, ext. 2, to get started!

METRO's 53rd Annual Meeting

MEETING & ELECTION OF DIRECTORS



The credit union's 53rd annual meeting was held on Friday, March 6, 2026. This year's meeting included the 2025 financial highlights and Board Officer elections.

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

Susan Gwinnup, Secretary

Joseph Baker, Treasurer

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

HOLIDAY CLOSINGS

MEMORIAL DAY
Monday 5/25/2026

JUNEENTH National
Independence Day
Friday 6/19/2026

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

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WEB www.mcu.org

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