OWN YOUR FUTURE

SUMMER | 2026

MEMO [from] METRO

A QUARTERLY PUBLICATION EXCLUSIVELY FOR MEMBERS

IN THIS ISSUE

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 **$199** in fees - and with a minimum advance of $25,000, 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 September 30, 2026. Please visit mcu.org/offers-discounts/ for full loan terms and conditions.

SKIP-A-PAYMENT PROGRAM

How Does it Work?

Put money back in your pocket with METRO's Skip-A-Payment Program! Skip-A-Pay gives you the option to defer a monthly payment on any eligible METRO loan. **Skip one loan payment without impacting your credit rating!** We advance your payment due date and your maturity date (for example, on a 36-month loan, if one payment is skipped, you make 36 payments over 37 months).

How to Qualify:

- [x] You've made at least 6 payments to your loan*
- [x] Your accounts & loans are current
- [x] You've requested less than 4 Skip-A-Pays on your loan
- [x] You want extra cash in your pocket!

If you answered "YES" to all of the check boxes, you qualify for METRO's Skip-A-Pay Program!

Eligible loans include: Auto, RV, Signature, & Home Equity Line-of-Credit Loans.

Apply Today!

Complete the form on the reverse side and return it to Metro with your $40.00 Processing Fee - or you can have the fee directly withdrawn from your Metro account.

Dont wait! **This offer is only good for August or September 2026 loan payments!**

*This program is not available during the first six (6) months of the loan agreement. Eligible loans must be in good standing. **Eligible loans include: Auto, RV, Signature, & Home Equity Line-of-Credit Loans.** 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. August payroll requests must be received in office no later than 8/31/2026, and September payroll requests must be received in office by 9/15/26. A maximum of four (4) skip-a-pays over the life of the loan is allowed.

METRO SKIP-A-PAYMENT REQUEST FORM

Use this authorization form to apply for the Skip-A-Payment Program. Return the completed form with a $40.00 fee to METRO Federal Credit Union, Attn: Loan Dept. If the fee is withdrawn from your account, you may fax this form to (847)670-0401 or email to loanservices@mcu.org. **A separate form must be completed for each loan.**

MEMBER & LOAN INFORMATION

Eligible loans include: Auto, RV, Signature, & Home Equity Line-of-Credit Loans.

ACCOUNT NUMBER_____________________________**LOAN SUFFIX**_______________

NAME__________________________________**CO-BORROWER**__________________________________

PHONE NUMBER________________________**EMAIL**____

MONTH TO SKIP ☐ **AUGUST** ☐ **SEPTEMBER**

☐ **PAYROLL DATES OF:**__________________&___________________

Please indicate two(2) consecutive payroll loan allocation dates to skip.

PAYMENTS ARE CURRENTLY MADE BY:

☐ **CASH/CHECK/ACH** ☐ **AUTO TRANSFER FROM METRO SHARE**

☐ **ONLINE BANKING RECURRING TRANSFER**

If checked, YOU must stop recurring transfer for this payment for the selected month.

PROCESSING FEE OPTIONS & SIGNATURE

I WOULD LIKE TO PAY THE $40.00 PROCESSING FEE:

☐ **ENCLOSED IS A CHECK** ☐ **TRANSFER FROM ACCOUNT#**_____________________

☐ **SAVINGS** ☐ **CHECKING**

I HAVE READ THE AGREEMENT BELOW AND HAVE MET THE REQUIREMENTS OF THIS REQUEST.

X ____ **X** ____

BORROWER (SIGNTURE REQUIRED) **DATE** | **CO-BORROWER** (SIGNTURE REQUIRED) **DATE**

AGREEMENT: I must be a member in good standing with all of my loans current in the past 6 months to participate in METRO's Skip-A-Payment Program. METRO reserves the right to deny this benefit to anyone who has not made scheduled payments on time. This program in not available on eligible loans during the first six (6) months of the loan agreement. Two Skip-A-Payment requests are allowed in one calendar year (three months in between Skip-A-Payment requests) with a maximum of 4 (four) Skip-A-Payments for the life of loan. There is a $40.00 processing fee for each Skip-A-Payment request. Each loan requires a separate request form. I may skip one month's full payment on the eligible loan types. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments will result in paying a higher total finance charge and possibly a greater total number of payments. In all other respects, the provisions of my original agreement remain in full force and effect. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter. My next monthly payment will include the finance charges from the skipped month. Monthly Premiums for Credit Life/ Disability will still be added to the loan balance on the skipped month.

OFFICE USE ONLY

DATE RECEIVED _____/_____/_____	LOAN #___________________	DATE OF NEXT PAMENT DUE _____/_____/_____
FEE POSTED ON _____/_____/_____	BY________________________	PAYROLL DATE _____/_____/_____
APPROVED BY___________________	DATE _____/_____/_____	PAYROLL DATE _____/_____/_____

METRO AUTO LOANS

APPLY TODAY!

RATES AS LOW AS*

3.74% APR

ADD-ONS AVAILABLE

GAP PLUS

MECHANICAL REPAIR COVERAGE

INSURANCE PRODUCTS

Get a Great Rate on Your Next Auto Loan! Apply today for a pre-approved auto loan before you shop, or refinance your current loan from another financial institution. Be sure to ask about our optional protection products for added peace of mind. **Plus, you can SKIP YOUR FIRST LOAN PAYMENT!**

CALL FOR A RATE QUOTE

847.670.0456

APPLY ONLINE

mcu.org

*Rates as low as 3.74% APR for A-credit borrowers at 36 months. Terms up to 84 months available; longer terms have higher rates. Rates subject to change. For full Terms & Conditions, please visit mcu.org.

AUTO TALK

METRO FEDERAL CREDIT UNION

Your Quarterly Automotive Newsletter — Summer 2026

Find Your Next Ride Without the Dealership Drama

Ready to upgrade your drive? Whether you are looking for a fuel-efficient commuter, a spacious family SUV, or a rugged truck, the ultimate car- shopping experience starts right here.

Skip the high-pressure dealership showrooms and the endless online scrolling. Our digital car-buying platform lets you browse thousands of local, trusted vehicles from the comfort of your own couch. You can easily compare features, read comprehensive vehicle reports, and find the perfect match for your lifestyle and budget.

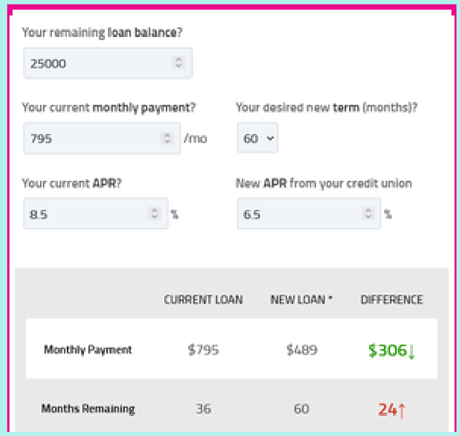
Best of all, you can connect your dream car directly to our competitive financing options, ensuring you get a great deal without the stress.

Don’t just look for a new car — shop smarter, save time, and hit the road with total confidence. Visit our online car shopping site to start your search!

WEBSITE HIGHLIGHT

Auto Loan Refinance Calculator

If you didn’t finance your vehicle with us, you might be missing out on a lower rate. Discover your potential savings in seconds with our refinance calculator, located right under the “Resources” tab on our digital car shopping portal. A quick check today could lower your monthly payment and supercharge your budget tomorrow.



Why Finance With Us?

Looking for a better way to finance your next vehicle? Skip the big banks and dealer markup. Our credit union offers low rates, flexible terms, and personalized service designed to put you in the driver’s seat. Enjoy lower monthly payments and more cash in your wallet. Contact us today and experience the credit union difference!

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

The 30 Minute Budget Reset

Taking just 30 minutes to review your finances can help you regain control of your spending, reduce financial stress, and stay focused on your long-term goals.

So here's your quick, 30-minute plan to reset your spending:

1. Review Your Spending - Start by looking at your recent bank and credit card statements. Categorize your expenses—such as groceries, dining out, entertainment, or shopping—to see where your money is going. Understanding your spending habits is the first step toward making smarter financial decisions.

2. Cancel Unused Subscriptions - Monthly subscriptions can quietly drain your budget. Review your recurring charges and cancel any services you no longer use or need. Consider setting a reminder to review subscriptions every few months.

3. Make a Plan for Credit Card Debt - High-interest debt can quickly become expensive. Whether you choose the snowball method (paying off the smallest balances first) or the avalanche method (paying off the highest-interest balances first), the key is to pick a strategy and stay consistent.

4. Break Costly Habits - Small, everyday purchases can add up over time. Challenge yourself to cut back on impulse buys, frequent takeout, or other expenses that no longer provide much value. You may find you don't miss them at all.

5. Increase Your Savings - If you've recently received a raise or have room in your budget, consider increasing your automatic savings or retirement contributions. Even a small increase today can make a significant difference over time.

6. Revisit Your Financial Goals - Take a moment to make sure your current spending aligns with your future plans. Whether you're saving for a home, building an emergency fund, planning for retirement, or preparing for a growing family, regular check-ins help keep your financial priorities on track.

The Bottom Line

A financial reset isn't just for the new year—it's something you can do anytime your spending starts to drift. Spending just 30 minutes every few months reviewing your finances can help you build healthier money habits, eliminate unnecessary expenses, and stay focused on the goals that matter most.

HOLIDAY CLOSINGS

INDEPENDENCE DAY Saturday	7/4/2026
LABOR DAY Monday	9/7/2026

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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