

How to Join:

Visit us online at mco.org or stop into our lobby and fill out METRO's Membership Application. Please bring a valid photo ID and your \$10 membership deposit.

If you have any questions about our products, services, or membership, please contact a friendly Member Services Representative during office hours at 847-670-0456, option 1. We are happy to help!



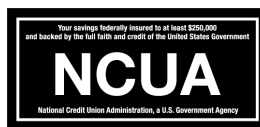
2440 E RAND ROAD
ARLINGTON HEIGHTS, IL 60004
MAIN (847) 670-0456 FAX (847) 670-0401
CALL-24 (800) 543-1257

ACCOUNTSERVICES@MCU.ORG

BUSINESS HOURS

	LOBBY	DRIVE-THRU
MONDAY & TUESDAY	8:00AM-5:00PM	7:00AM-6:00PM
WEDNESDAY	9:00AM-5:00PM	9:00AM-5:00PM
THURSDAY & FRIDAY	8:00AM-5:00PM	7:00AM-6:00PM
SATURDAY	8:00AM-1:00PM	7:00AM-1:00PM

MEMBERSHIP BENEFIT GUIDE



WWW.MCU.ORG

Community Focused.
Partners in Your Financial Success.

WELCOME TO METRO

Your full service financial institution



Who We Are

A full service, not-for-profit Federal Credit Union originally organized by municipal employees of Arlington Heights and Mount Prospect in 1973 and now servicing over 60 Sponsoring Employer Groups (SEG) and the local community. The staff at METRO is dedicated to your individual financial success!

Credit Union Difference

Credit unions are member-owned financial institutions that exist to serve their member-owners. Plus, being not-for-profit means that METRO doesn't need to make money to appease stockholders, like big banks. Profits are returned to our members in the form of lower fees, competitive rates, and new technology.

Membership Eligibility

With our new Community Charter, METRO is happy to offer membership to anyone who lives, works, worships, volunteers or attends school within the surrounding, local community. This includes our SEG base and immediate family members!

Once your account has been opened, you are a member for life even if you change jobs, move across town or relocate out of the state. METRO Federal Credit Union members receive access to benefits such as competitive loan and deposit rates, discount services, free financial resources, and more!

Join Today

As a member of METRO, you're not just another account number. You are an individual with unique financial needs, and we will keep your best interest in mind. The staff will get to know you and help you achieve your goals by utilizing our many products and services.



VISA DEBIT CARD & ATM ACCESS

METRO'S VISA Debit Card can be used anywhere VISA is accepted. All ATM withdrawals, transfers and inquiries are FREE when you use your METRO Debit Card at METRO's ATM, located in the Drive-Thru.



METRO belongs to many different ATM networks that provide **SURCHARGE-FREE** transactions at over **55,000** ATM locations! Find a SURCHARGE-FREE ATM location near you at www.mcu.org, or look for these logos:



CO-OP SHARED BRANCHING

A Nationwide Extension of Your Credit Union! CO-OP Shared Branches are credit unions that accept member transactions on behalf of other credit unions. This means you can make deposits and withdrawals at nearly 5,500 CO-OP Shared Branch locations nationwide and have access to over 55,000 ATM's!

To use a Shared Branch, all you need is your METRO account number and photo ID.

You can perform the following transactions:

- Deposits
- Transfers
- Withdrawals
- Loan Payments
- VISA cash advances
- Balance Inquiries



MISCELLANEOUS SERVICES

- Coin Counting
- Notary Service
- Visa Travel Cards
- Visa Gift Cards
- Wire Transfers
- Cashiers Checks
- Night Depository (in drive-thru)
- Great America Discount Tickets
- Santa's Village Discount Tickets

- Audio Response Call-24
- New & Used Car Buying Services
- Rental Car Discounts
- GAP Coverage on Vehicle Loans
- Disability & Life Insurance on Loans
- Discounted Life Insurance Products
- Discounted Auto & Home Insurance
- Financial Counseling
- And more!

Access all of your accounts on-the-go or from the comfort of your own home. METRO offers a full range of online products and eServices.

VIRTUAL BRANCH - METRO's Online Banking System

Manage your money online! View your account and loan balances and up to 12 months of transaction history anytime, anywhere.

Provided with your VIRTUAL BRANCH access are the following services:



eSTATEMENTS - eALERTS - eNOTICES

GO GREEN & GO PAPERLESS!

No more paper files, just a friendly email reminder when your statement is ready or when your account triggers one of your set alerts. It's easy!

Get your monthly statements faster and retrieve your statement when you want it.

- Automatic storage of your statements up to 18 months

ONLINE BILL PAY

Have a METRO checking account? Then you can manage your bills, schedule a payment, and view electronic statements by logging into your Virtual Branch account. Plus, access the following services by following a few easy steps:

- **POP Money**—Transfer money from person to person.
- **Zelle Pay** — Coming soon!
- **A2A Transfers**—Transfer money to another financial institution.



MOBILITI — TouchBanking

Mobile App—Download METRO's app for easy access to your account information. View balances, make transfers, pay bills, and make deposits. Available on the Google app store and Apple app store.

Mobile Deposit—Simply use your Smart Phone to take a picture of your check and electronically deposit it into your checking account!

Access on METRO's TouchBanking App.



DEPOSIT ACCOUNTS

CHRISTMAS CLUB

Save for holiday expenses! Your deposits become available the first week in November each year. Use automatic deposits to make saving easy!

VACATION CLUB

A great way to save for a vacation or any other expense! Withdraw money from your Vacation Club unrestricted up to two times per calendar year.

KID'S CLUB

Calling all Kids 12 and under! Earn a HIGH interest yield on your first \$500 on deposit and continue to build your savings. Keep track of your deposits and watch it grow!

SHARE CERTIFICATES

METRO has competitive certificate rates on terms from 6 months to 4 years. Payroll deduction certificates are also available!

REGULAR SAVINGS ACCOUNT

is required as a condition of membership.

An initial deposit of **\$10** gives you access to all METRO products and services!

Open another Deposit Account, Checking Account or apply for a loan.

CHECKING ACCOUNTS

REGULAR CHECKING

For members who want a basic checking account with standard features and convenience.

Check your account anywhere with METRO's mobile app!

PREMIER CHECKING

For members who have direct deposit and want extra debit card benefits with on-the-go access.

No minimum balance or services fees with a qualifying direct deposit.

STUDENT CHECKING

For full or part-time students under the age of 26.

No minimum balance requirement with proof of school enrollment.

All the benefits of a standard account!

VIP MONEY MARKET

Earn more on your money. For members with higher account balances and less transaction activity. Limited checking account capabilities with account access via online banking and checks. *(excludes debit card & bill pay)*

ALL CHECKING ACCOUNTS INCLUDE:

- ✓ VISA Debit Card with access to over **55,000** Surcharge-FREE ATM locations
- ✓ Online account access, mobile app & mobile deposit available
- ✓ Free Bill Pay with waiver option
- ✓ Competitive interest on balances of \$100 and above

RETIREMENT ACCOUNTS

IRA SAVINGS

It's never too early or too late to save for your future! Traditional IRA and Roth IRA savings accounts are available.

- No minimum investment amount
- Direct deposit option

IRA SHARE CERTIFICATE

Another way to invest! Make convenient deposits every renewal date. Roth and Traditional available.

- \$1,000 minimum deposit
- Competitive fixed rates



METRO VISA CREDIT CARDS

EASY TO APPLY, QUICK APPROVALS

With a low rate, no annual fee, no balance transfer fees, no cash advance fee, and TONS of benefits, carrying our card is just a great value - plain and simple!

APPLE PAY & SAMSUNG PAY
EQUIPPED

CREDIT CARD OPTIONS

VISA SECURED



- Fixed rate of **13.80%APR**
- No annual fee or balance transfer fees
- Credit building
- Reward earning
- Secured with funds in savings

VISA CLASSIC



- Fixed rate of **13.80%APR**
- No annual fee or balance transfer fees
- Reward earning

VISA PLATINUM



- Fixed rate of **11.80%APR**
- No annual fee or balance transfer fees
- Reward earning
- Travel insurance



REWARDING

Every VISA Credit Card is automatically enrolled in ScoreCard Rewards. Earn points and redeem for merchandise, gift cards, discounts, vacations, hotel & car rentals!

SECURE

With SecureLock, VISA's fraud prevention department, we're on the alert 24/7 to prevent credit card fraud! You're notified ASAP if potential fraud has been identified.

EQUIPPED

Access your VISA card information securely at eZcardinfo.com anytime! Manage your bills, payments and spending whenever convenient!

ALERTS

Set up customized, real time alerts to safeguard your information and track your purchases.

AUTO LOANS

METRO Federal Credit Union offers competitive loan rates and affordable monthly payments!

PURCHASE or REFINANCE:	NEW & USED CARS & TRUCKS	NEW & USED MOTORCYCLES	NEW & USED RV'S & BOATS
------------------------	--------------------------	------------------------	-------------------------

METRO BENEFIT:

- Up to 125% financing
- Flexible terms up to 84 months
- Online loan application
- Rate discount with automatic loan payment option

SIGNATURE LOANS

Looking for a personal loan so you can payoff credit cards, make home improvements, take a vacation or consolidate other debt? We have money waiting for you!

SIGNATURE LOANS

- Financing from \$1,000- \$25,000
- Loan terms up to 84 months

SHARE SECURED LOANS

Borrow against your share balance while your savings remain in the account. This loan is great for members who don't want to deplete the money in their account or for members that are looking to build, or rebuild, credit.

- Low fixed rates
- Loan terms up to 72 months

HOME EQUITY LOANS

HOME EQUITY LINE-OF-CREDIT

The convenience of anytime access and continuing source of funds can be used for debt consolidation, home improvements, vacation plans and most any other purpose.

- 20 year term repayment
- 10 year draw period
- No pre-payment penalties
- No annual fees

HOME EQUITY FIXED

Get the money you need in a convenient, single payout to cover your expenses.

- 5, 8 or 10 year term repayment
- Fixed-rate monthly payments
- No pre-payment penalties
- No annual fees

FIRST MORTGAGES

METRO has partnered with myCUMortgage, a credit union company, to provide all types of real estate mortgages!

Call us for today's rates!

