

MetcoMemo

Your Credit Union is a Pathway to Financial Success

Spring 2019



Search "Metco Mobile" in your app store.

Auto Rates

New (Under 20k miles)

Up to 60 months	4.49%
72 months	5.24%

Used 2016-2019 (Over 20k miles)

Up to 60 months	4.59%
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Home Equity Rates

Open-End Variable	5.00%
Closed-End Fixed	4.74%

Rates expressed "as low as".

Certificates

24 month	.80%
30 month	.90%
36 month	1.00%
48 month	1.15%
60 month	1.30%

\$1,000 minimum deposit

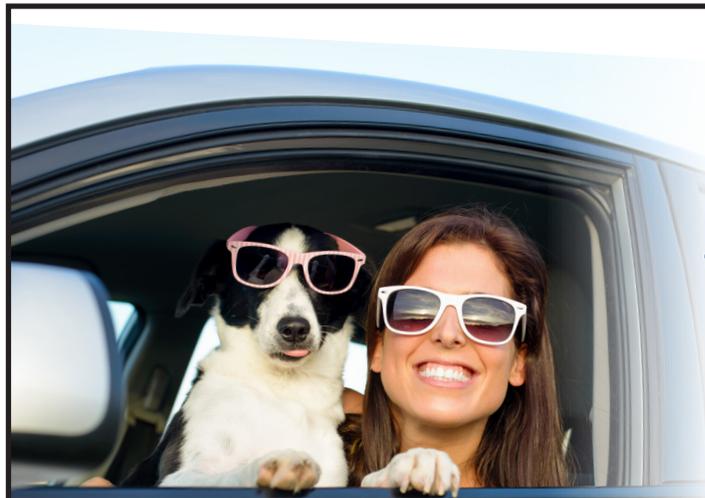
Other terms available for 6-60 month certificates.

For a full list of rates, visit us online at www.MetcoCU.org

All rates expressed as Annual Percentage Rate and are subject to change without notice.



As a Metco member, your deposits are insured to at least \$250,000 by the NCUA.



Financing your auto loan with Metco is so *Doggone Easy...* why go anywhere else?

And when you add our **NEW DEBT & LOAN PAYMENT PROTECTION** plan, you'll drive away worry-free knowing that you and your family are protected!

Great rates | Easy application | Up to 100% financing* | Terms up to 72 months
Apply online anytime at www.MetcoCU.org!

Loans offered with approved credit and membership qualifications. *Based on credit history and the age and condition of the vehicle. Federally insured by the NCUA. Equal Housing Opportunity.

Treat Dad to a Cedar Rapids Kernels Game!

All Metco members and their families are invited to join us for a Cedar Rapids Kernels game on Metco's Member Appreciation Day, Sunday, June 16 (Father's Day) at Veteran's Memorial Stadium. Gates open at 1:00 p.m. and the game starts at 2:05 p.m.

Discount tickets for Metco Member Appreciation Day are just \$10 per person, and include the game, food and drinks. Tickets must be purchased through Metco – simply call or stop in to our office, or complete a ticket order form on our website.

Members age 16 and older can also enter to win a chance to throw-out the first pitch! Following the game, kids will have the opportunity to get their face painted, run the bases, play catch in the outfield, and even get autographs from the Kernels team!



Cedar Rapids Kernels
vs
Clinton LumberKings

Sunday, June 16 at 2:05 p.m.

Order your tickets at www.MetcoCU.org!



MetcoMemo is the quarterly newsletter from Metco Credit Union, Cedar Rapids, Iowa.



Hours (Lobby)

Monday	9:00 - 5:00
Tuesday	9:30 - 5:00
Wednesday	9:00 - 5:00
Thursday	9:00 - 5:00
Friday	8:30 - 5:30
Saturday	9:00 - 11:30

Drive-up open 30 minutes prior to lobby except on Tuesdays and Saturdays.

Enjoy 24-hour/7-day access:

- 24/7 ATM located at Metco Credit Union
- Hundreds of Privileged Status Network ATMs
- Interactive Website at www.MetcoCU.org
- Online Banking, Bill Pay & MoneyPro services
- Mobile Banking app for Apple & Android phones

Phone: 319.398.5007
 Toll Free: 888.378.7786
 Website: www.MetcoCU.org
 Email: ContactUs@MetcoCU.org

- facebook.com/metcocreditunion
- twitter.com/metcocu
- instagram.com/metcocu

DID YOU KNOW?

Iowa credit unions provide their 1.1 million members with \$100 million in annual savings compared to what they would have paid for similar services at a bank.

Message From the CEO

Iowa Bankers are on the attack against credit unions again this legislative season. I'm sure you've seen the ads and heard the rhetoric, so I want to ensure you have a clear understanding of what your credit union is!

Why do bankers really attack credit unions?

Because it would be to the advantage of bankers to eliminate the credit union choice for consumers. Credit unions are gaining market share from banks nationwide, and banks are growing nervous.

Why are consumers moving to credit unions?

Because credit unions truly are different from banks, and consumers are beginning to appreciate the differences more and more.

Credit unions are:

- **Not-for-profit:** We join together to work for the benefit of each other.
- **Member-owned:** Every member-owner of a credit union has a voice in how the credit union is run.
- **Run by a volunteer board whom you elect:** There are no shareholders expecting a big return on their money like those in banks. As member-owners, we elect a volunteer board of directors to work in our interest rather than focusing on profit.

Let your voice be heard!

Legislators need to hear your stories of how your credit union helped you when no one else would, or why you believe it is important to preserve credit unions as a choice for Iowans.

Visit our website for talking point to share with your Representatives, and a link to quickly and easily contact your Representative in support of your credit union.

Credit Unions Do Pay Taxes!

State chartered credit unions like Metco pay:

- sales tax
- property taxes
- payroll taxes
- a special tax on our reserves called "Monies and Credits" tax



On April 10th, Brad visited the State Capitol & encouraged Legislators to protect our credit union rights!



Kimberli & Kory

Kimberli & Kory saved \$5,191.00 in interest and 21 months worth of payments by consolidating their debt into ONE loan with Metco! And the best part is... they'll have their debt paid-off in 3 years!

Congratulations To Our Elected Board Members!

Thank you to all of the members who attended the 62nd Annual Meeting of Metco Credit Union on Saturday, April 13th! Congratulations to Chris Swiser, who was re-elected to the Metco Credit Union Board of Directors, and to Kristie Clark and Wendee Ealy who were newly-elected. Each position will serve a three-year term.

Your 2019/2020 volunteer Board of Directors:

Ann Olson
Darrell Cannon
Kristie Clark

Wendee Ealy
Ben Griffin
Scott Labus

Brad Mertens
Jason Siebrecht
Chris Swiser

Be sure to thank them for their service!

≥ celebrate credit union youth month ≤

Visit Us in June for Youth Month!

We'll be celebrating our youth members (age 17 and younger) this June with some special offers, fun games and great prizes at the credit union!

Watch our website

and social media pages for more details, but mark your calendars now to stop-in during Youth Month!



The Future is Yours

≥ Picture it! ♥ Save for it! + Share it! ≤



Need Budgeting Help?

Use our free MoneyPro Financial Management Service inside of Online Banking, or our free Budgeting Spreadsheet. Both are available at www.MetcoCU.org.

You Should Get To Know

Darrell Cannon,
Metco Board Member



Darrell has been a Metco Board member for two years and has served on the credit committee. When asked what he likes most about serving on the Board, Darrell said, "I like having the opportunity to work with the other board members, and to help chart the course for Metco and all of it members."

Darrell has been employed with the City of Cedar Rapids Utilities/Water Division for over 33 years, and for the past 23 years as the Water Service Manager. Darrell is the founder and owner of Cannon Auction Service and has been in the auction business for more than 23 years. He is also a licensed Real Estate Broker. Darrell's wife, Angie, is also an auctioneer, and together they are the proud parents of three adult children, one daughter and two sons, all of whom are professional auctioneers.

Darrell serves as one of the lead instructors at the Worldwide College of Auctioneering in Mason City, Iowa, and has served on numerous boards including his church, the Iowa Auctioneers Association board and American Backflow Prevention Association board.



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Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.MetcoCU.org or we will mail you a free copy upon request if you call us at 319.398.5007.



May 1 — Discount Adventureland tickets available at the credit union office

May 27 — Office closed for Memorial Day

June 3-29 — Stop-in and celebrate Youth Month at Metco!

June 16 — Member Appreciation Day at a Kernels game!

July 4 — Office closed for Independence Day



www.facebook.com/metcocreditunion

Check out Metco's Facebook page for educational articles and information on upcoming events. Become a fan of our Facebook page today!