

MetcoMemo

Your Credit Union is a Pathway to Financial Success

Summer 2021



If your phone is on,
we're open!

Search "Metco Mobile"
in your mobile device's
app store.

Auto Rates

New (Under 20k miles)

Up to 60 months	2.65%
72 months	3.40%

Used 2017-2021 (Over 20k miles)

Up to 60 months	2.90%
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Home Equity Rates

Open-End Variable	5.00%
Closed-End Fixed	3.49%

Rates expressed "as low as".

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.

PLAN TO JOIN US FOR YOUR 64th IN-PERSON ANNUAL MEETING

We will once again be holding our Annual Meeting in-person at the The Hotel at Kirkwood Center on Saturday, October 23. The event will begin with breakfast at 9:00 a.m., followed by the business meeting and election, and of course wrap-with prize giveaways. Watch our website and your email for more details about the event, as well as an announcement that ticket sales are open.

Represent Your Fellow Members on the Board

As member-owners, any members ages 18 and older are eligible to run for a seat on the Metco Board. If you are interested, please contact CEO Brad Mertens at brad@metcocu.org or 319.398.5007 ext. 219 by September 15, 2021. A slate of candidates will be posted on our website and in our office no later than September 23, 2021. Nominations will not be accepted from the floor.

READ INSIDE: Hear what your Board of Directors value most about their board positions.



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one low payment with our
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at www.MetcoCU.org.**

*Annual Percentage Rate. Loans offered with qualified credit. New money only. Unsecured limits and other restrictions may apply. See credit union for full details and loan disclosures. Federally insured by the NCUA. Equal Housing Opportunity.



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
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- 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



We have Adventureland tickets available at the credit union at a \$6 discount while quantities last.

Message From the CEO

As we begin preparations for this year's Annual Meeting on October 23, it's exciting that we'll once again be able to gather together! While I'm thankful technology enabled us to conduct our meeting virtually last year, there's no replacement for meeting in-person.

I wish I could talk with each and every one of you to explain what it means to be a member-owner of the credit union, and how important your role is at the Annual Meeting. I truly believe you would have a new appreciation for and understanding of your credit union. However, because I can't do that, I asked a few of our Board members to give you an idea of what it means to them to serve as your representatives in this financial cooperative we all share.



"What's most enjoyable for me is being part of a team that helps meet the challenges of the credit union to ensure the members are financially protected and provided the most recent tools to manage their monetary affairs." - Scott Labus

"I value everyone's input and I learn so much about the banking industry. We are a family and everyone works together for the common interest...the members." - Kristie Clark



"It goes without saying that serving on the board with a great bunch of board members is a privilege. Not only are they super people, but very intelligent also, and that allows us to accomplish the goals set out for the membership. Additionally, it is easy and enjoyable to serve for something you believe in such as your member-owned credit union." - Darrell Cannon

Congratulations!

to Our 2021 Scholarship Winners!

In April, Metco awarded three \$500 college scholarships to some very deserving members! One scholarship was awarded to current college student, Holden DeVore (Cedar Rapids); the other two scholarships were awarded to high school seniors, Kenneth Allaire (Hiawatha) and Rylee Gearhart (Cedar Rapids). Congratulations students! We are thrilled to be able to contribute to your educations, your futures, and to our communities in this way.



Kenneth



Holden



Rylee

2021 Member Appreciation Event at a Kernels Baseball Game

Thanks to the more than 250 Metco members who turned out for our annual Member Appreciation Event at the Kernels game on Sunday, June 20 (Father's Day)! It was a great day to enjoy food, drinks and baseball with friends and family, and of course to celebrate all of the fathers who attended.



JOIN US FOR OUR
7TH ANNUAL CHARITY
BBQ
★ GREAT LUNCH FOR A GREAT CAUSE! ★

FRIDAY
August 20
at 11AM



Lisa

When I witnessed Metco's amazing service & the staff addressing members by their first name, I knew I had to move all of my accounts there. Then, when it was time to refinance my mortgage, Metco's lenders were very thorough and detailed - they laid-out all my options and made the entire process simple. Metco is definitely my one-stop financial institution!

Lending Lessons

with Regan, Mortgage Lender



Buying a home in a seller's market.

The housing market is booming right now, and mortgage loan rates are at all-time lows. It's a seller's market, but that doesn't necessarily mean it's a "bad time" to buy a home. You simply need to be prepared and informed.

If you're planning to buy a home anytime this year, here are three things I recommend you do before you begin your home search:

1. Pull and review a copy of your credit report.
2. Start collecting the documents you'll need to get pre-qualified.
3. Make an appointment with me to get pre-qualified for a mortgage loan. Many sellers won't even consider your offer unless you're pre-qualified for a loan.

I'm happy to walk you through every step of this process – simply make a loan appointment with me on our website, or call me at 319.398.5007 ext. 210 to make an appointment.

July is HOME BUYER EDUCATION MONTH!

WATCH FOR MORE great
HOME-BUYING TIPS from Regan.



115 8th Ave. SW

Cedar Rapids, IA 52404-2136

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In This Issue:

- » Members share why they serve on the Metco Board.
- » Congrats to our college scholarship winners!
- » Lending Lessons with Regan
- » Pics from our 2021 Member Appreciation event



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August 20 – 7th Annual BBQ Fundraiser

September 6 – Office closed for Labor Day

September 15 – Deadline to submit your name for a Board position (see cover for details)

October 11 – Office closed for Columbus Day

October 23 – 64th Annual Meeting (see cover for details)



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!

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 319.398.5007.2019.