

MetcoMemo

Your Credit Union is a Pathway to Financial Success

Fall 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%
-----------------	-------

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.



Meet this
year's Board
candidates
inside!

Join us for Your **64TH** SATURDAY | OCT 23 | 9 A.M.

ANNUAL MEETING

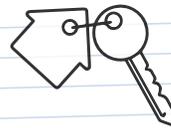
The Hotel at Kirkwood Center
7725 Kirkwood Blvd. SW in Cedar Rapids

Breakfast tickets are just \$5.00 each. Call or reserve your tickets at MetcoCU.org by October 20, 2021.

Are You Ready
to Buy a Home?

Take our 5-question assessment
& find out instantly!

www.MetcoCU.org



Skip Your Loan Payments To Pay For Holiday Expenses!

Skip your payments for the full month of November or December on one
or multiple Metco loans.

- Most non-real estate loans in good standing are eligible
- \$30 fee per loan (not per payment skipped)

Complete & submit a Skip-a-Pay request
form on our website at least 5 days
prior to your payment due date.



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
- 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



Using two-factor authentication in addition to a strong password blocks 99.9% of online attacks.

Meet This Year's Board Candidates

Members ages 16 and older in good standing are encouraged to attend this year's Annual Membership Meeting on Saturday, October 23, 2021 and vote to fill three positions on the Metco Board of Directors, each serving a 3-year term. This year incumbents Ben Griffin, Brad Mertens and Jason Siebrecht are seeking re-election to the board. No nominations will be accepted from the floor.

You can read each candidates' full biography on our website at MetcoCU.org.



Ben Griffin

Ben Griffin has been a member of Metco Credit Union since 2010, and has served on Metco's Board of Directors since 2018. "My favorite part about serving on the board is to get a first-row view of how Metco operates and drives growth. The most fulfilling part of serving is hearing all the success stories on a monthly basis. Whether it is helping a member make a dream purchase, helping a member out during a tough time, or something as simple as opening a Kirby Kids Club share savings account, it never fails to amaze me how Metco puts their members' best interests first."



Brad Mertens

Brad has worked at Metco since October 1999, first serving as assistant manager, and then was appointed as President/CEO in August 2005. Brad is committed to the credit union movement and believes in what Metco has to offer its members.

Brad has extensive financial management experience and education, holding a BA degree in Finance with an Economic minor from the University of Northern Iowa. Brad has a proven record of sound financial decision making and is asking for your vote to continue to serve as Chief Financial Officer on the Board of Directors.



Jason Siebrecht

Jason is seeking his third term on the Metco Board of Directors. According to Jason, what he enjoys most about serving on the Board is the opportunity it has allowed him to learn how a financial institution works and witness it being successful by building trusting relationships with its membership.

MetcoMemo

Your Credit Union is a Pathway to Financial Success

Fall 2021



Finance Your Auto Loan Somewhere Else?

It's okay...you can still bring it to Metco.

Whether you've made 1 payment, or 21 payments, you can bring your auto loan to Metco. And, if you purchased services such as GAP or Extended Warranty, we can switch those services to our lower rates too!

Competitive rates | Outstanding service | Lower-cost GAP & Extended Warranty

Have  **5** minutes?

Let's move your loan to Metco today!

Loans offered with approved credit. Federally insured by NCUA.

Don't Pay The Old Way



You can use Metco's Online Bill Pay service to pay bills, friends, relatives – just about anyone – with a few clicks of your mouse. No more envelopes or stamps to worry about, and you can set the exact date your payment is deducted from your account.

- FREE when you sign-up to receive Electronic Statements*
- Also built-in to our FREE Mobile Banking app, so you can truly pay your bills from anywhere!
- Multifactor authentication offers the highest level of online encryption security
- Faster and more reliable than writing and mailing a check
- Easy to track future and past payments
- Pay anyone electronically — bills, friends, schools, church and more
- **NEW!** iPay Cardpay – Add your Metco debit or credit card to Bill Pay for instant payment
- E-alert notices may be scheduled up to one week in advance

To use our Bill Pay service, simply enroll in our FREE Online Banking service and click on the "Bill Pay" tab.

*\$4.95/month without eStatements.

What's Your Home Worth NOW?



It's no secret that home values have boomed the past two years. In fact, home values have increased so much that many people aren't aware of the current value of their home...and when your home value increases, so does the equity in your home!

If you've been considering a home repair or improvement project, or if you need funds to finance just about any project, party or purpose, a Home Equity Loan from Metco may be a great option. Rates are still incredibly low, and we have a variety of options to fit just about any budget.

Want to know the assessed value of your home?

Regan can tell you – call or text her today!

Call: 319.398.5007 ext. 210 | **Text:** 515.207.5114



115 8th Ave. SW
Cedar Rapids, IA 52404-2136

PRSR STD
U.S. POSTAGE
PAID
CEDAR RAPIDS, IA
PERMIT NO. 214



In-person on October 23, 2021

LOOKING FOR THE PERFECT Holiday GIFT?

A Prepaid Gift Card is always the right size & color!

- Load the card with as little as \$10
- Cards can be used anywhere Visa is accepted; including online
- Enables the recipient to get what they really want

Call or stop in to order your gift cards today!



- Oct. 11** – Closed for Columbus Day
- Oct. 21** – International Credit Union Day
- Oct. 23** – 64th Annual Meeting (details on cover)

- Nov. 11** – Closed for Veterans Day
- Nov. 25** – Closed for Thanksgiving Day
- Dec. 24** – Closing at noon for Christmas Eve
- Dec. 25** – Closed for Christmas
- Jan. 1, 2022** – Closed for New Year's 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!