

# Metropolitan Services Credit Union

## Winter Newsletter



January 2016



*Happy New Year! It's the time of year when many of us have set goals and resolutions for the year ahead of us. Out with the old and in with the new. Here at the credit union we are saying goodbye to our old Bill Payer program but we are excited to offer our new improved version of Bill Paying online called ONE CLICK. You can pay your bills effortlessly as well as send money to friends and family with Person To Person payments and much more. We hope you will take advantage of this service and enjoy all it has to offer.*

*Another new year's resolution for many is to "get healthy". Well, it is my pleasure to inform you that your credit union is very healthy. We have grown quite a bit in the last few years and our total assets have hit a new plateau – we are over 8 Million dollars and climbing. Our members trust us with their money and it shows in our growth. While rates do remain low we offer market rates as well as a safe place to save. Your deposits are insured up to \$250,000.00 by the NCUA.*

*Setting goals and resolutions are a very good way to get to where you want to be in life and we want to be your partner in helping you to achieve your dreams. We want to be your first choice for your financial needs. We offer great rates and services that you need.*

*In closing I want to tell you that you are important to us. You are not only a member of this credit union, but you are also an "owner". When you deposit your money into your "share account" that gives you the right to vote at the annual meeting and let your voice be heard. We work for you, the members, nobody else. We are your financial "family" and we care about you. Anyone can open an account at the big banks, but not everyone is eligible for membership here at our credit union. So, we hope you realize how lucky you are because we only exist to serve you and we aim to do that in the fastest and friendliest manner possible.*

*Kathy Flaherty*

### MEMBERSHIP VERIFICATION

Once per year our Supervisory Committee performs a membership verification.

You will see that the return address of your quarterly statement shows a PO BOX for the Supervisory Committee. If you find a discrepancy or have any questions about your statement please **DO NOT CONTACT THE CREDIT UNION.** Instead write to the name and address listed on the statement and you will be contacted by the committee.

This is one of many audits provided by the Supervisory Committee to help safeguard all member accounts.



#### Board of Directors:

**John Pettis — Chairman**  
**Wayne Andersen**  
**Dave Quast**  
**Carole Crandall**  
**Sharon Kuehn**

#### Supervisory Committee

**Mike Pliml—Chairman**  
**John Scanlon**  
**Ken Rouse**  
**Curt Kallem**

## Debit Card Fraud

It is important that you protect yourself and your credit union from financial loss by being vigilant about keeping your debit card safe and reviewing your account for fraudulent activity. If you cannot find your debit card or believe it has been stolen please contact us immediately. If it is after hours and our office is closed you can call our office and the voicemail recording will give you the phone number to call to report your card lost or stolen. That number is:

**1-800-535-8440** to report a lost or stolen debit card

The cyber thieves are out there and the security breaches are increasing. 2014 was a year that we saw huge retailers like Target, Home Depot and many others fall victims these attacks. Your credit union is doing everything possible to keep your account safe and to close any cards that become compromised as soon as we are aware of the situation. We have to work together to combat this problem.

Regarding the use of your Visa debit card—you should know that your Visa debit card can be used anywhere that takes Visa. Some larger retail stores like Target, Walmart, Cub, etc. allow you to choose CREDIT or DEBIT on your purchases. The difference is this: If you choose CREDIT you must sign for the transaction. If you have the option to use DEBIT (large retailers like Target or Walmart, etc.) no signature is needed, instead you key in your 4 digit PIN. (this is the same number you would use at the ATM machine) We are encouraging our members to use DEBIT when possible because we have experienced much less loss on these types of transactions. Another reason to use the DEBIT with 4 digit PIN is so you can get cash back from your purchase and you can avoid that trip to the ATM machine and any ATM fees.

Thank you for helping us to keep your account safe and to stop any unnecessary losses. Please write the phone number somewhere prominent or add it to your cell phone contacts 1-800-535-8440.

### **Bill Overload? Consider A Consolidation Loan**

It happens to just about everyone at some point. A lot of little loans get scattered all over the place. That "zero-down" loan promotion at the electronics superstore that you've now been paying on for two years. The monthly bill that never seems to go away for that crown at the dentist. The regional department store that went out of business a year ago, but you are still chipping away at their credit card bill.

Why not roll all those little bills into a consolidation loan at your credit union and pay off all those nagging creditors? That way, you'll write just one check a month and pay the bill off faster (and probably at much lower rate of interest) than continuing to chip away bit by bit with most of your payment going toward interest and service fees.

We've helped many credit union members over the years save hundreds and even thousands of dollars by consolidating many little debts into one single loan. Let us help you do the same. Call or stop by your credit union today.

**4.90% - CONSOLIDATION LOAN RATE !**

