

Metropolitan Services Credit Union



Summer Newsletter

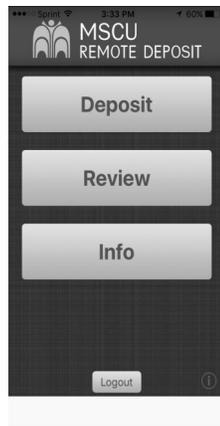
July 2018

REMOTE DEPOSIT

What is Remote Deposit?

This service allows you to scan or take a photo of a check (front and back) and transmit it via a software application on your device (smartphone, computer, tablet) and deposit that digitized check to our credit union. The credit union receives the check image for verification and final approval and once accepted it is posted to your account. After deposit you will void the check and file or discard it. That's it!

We are happy to report that many of our members are using this service and love it! Signing up is easy...just download our App from you App Store (Apple or Android) and click Sign Up—you will receive an email notice when approved—then you are ready to start depositing. If you have questions or need



See your CU
for competitive rates!

New Vehicles—as low as	1.9%
Used Vehicles—as low as	2.9%
Unsecured—as low as	9.4%
Home Equity LOC (variable)	6.0%
Share Secured loans	2.05%

A few words from your
PRESIDENT



Dear Members.

Our 79th Annual Meeting was held on May 10th at the Electrical Industry Building (across the street from the Credit Union office) attendees enjoyed an open bar, Italian buffet of Mostaccioli, Meatballs & Sausage, Antipasto Salad, Italian Bread, and Cupcakes for dessert. we played games with cash prizes and, After a short business meeting, we played games with cash prizes. Approximately 50 people attended this free annual event and agree that it is a great way to take part in the democratic process that makes credit unions unique as well as a socialize with your friends and coworkers. Many of the retired workers find this an excellent way to get together and catch up with each other.

I would like to take this opportunity to say a **HUGE THANKS** to all our wonderful volunteers. Board Chairman **Wayne Andersen**, Directors **Dave Quast, Carol Crandall, Sharon Kuehn** and **Matt La-Siuta** and Supervisory Committee Chairman **Mike Pliml** and members **Ken Rouse, John Scanlon & Curt Kallem**. These volunteers have given their valuable time and energy to making this credit union the successful financial institution that it is today. Thank you for your service!

I am also happy to report that the old **ATM machine at the Metro Plant** has been replaced with a brand new machine. Remember—this machine is **FREE** to all credit union members! Have a wonderful summer! We value your continued support of this credit union!

Kathy Flaherty

Understanding Your Credit Score

Your credit score is very important when it comes to borrowing money. It relates to whether you can qualify for a loan and how low or high an interest rate you'll pay for a car loan, credit cards, a home loan, and even insurance premiums. The lower your credit score, the higher the interest rate you'll pay. There are three major credit bureaus and each calculates your score.

The most widely used is the FICO (Fair Isaacs Corporation) score.

FICO scores range from 300 to 850.

Over 750 is excellent; 720 to 750 is very good; 660 to 720 is acceptable; 620 to 660 is uncertain; and below 620 is considered risky.

The best way to raise your score - make your payments on time and pay off your debt as soon as possible. If you have any questions about your credit score, we are here to help.

Your Savings
At The Credit Union
Are Insured To At Least
\$250,000

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a
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www.mymscu.org

FREE
NOTARY
SERVICES
Available at the Credit Union

PLEASE HELP!

Still waiting
for your CU
statement?

Sign up for
e-Statements!



The cost of mailing paper statements has been increasing for years. We are asking all members to PLEASE change to E-statements and help us cut our costs.

There are added benefits to getting your statements electronically.

They are:

1. Statement is available immediately after the 1st of the month.
2. Statements are available to view or print online for six months of history.
3. Save a tree! Go green.
4. Less paper, no filing
5. Your information is Safe, Secure and Confidential.

Signing up is easy—call us today or visit us online at :

www.mymscu.org