

Metropolitan Services Credit Union



Fall Newsletter

October 2019

Holiday Special!



Skip a Month of Loan Payments

The Holiday Season is just around the corner and your credit union is offering a great deal to all our members who have a loan with us. For a small fee you can “**take a month off**” and skip your November **or** December loan payments. The extra cash can help with holiday expenses.

Contact the credit union at 651-602-8105 for a skip a payment form or if you have any further questions about this program.

2020 Calendars



The 2020 calendars are in and ready to be picked up at the credit union office.

This year we are limiting the calendars to **MEMBERS ONLY**.

All employee's of the Metropolitan Council are eligible for membership and are invited to join the credit union if they are not already a member.

We have 4 types of calendars available:

1. Large year-at-a-glance wall calendars with the Friday MCES paydays highlighted
2. Monthly flip style wall calendars.
3. Small sticky-backed calendars (perfect for lockers or by the phone).
4. Pocket calendars (for purse, etc.)

HOLIDAY LOANS

Once again this year we are offering Holiday Loans up to

\$ 5,000.00 at rates as low as

3.90 %

These loans must be repaid in one year and payments may be deferred to

January 2020

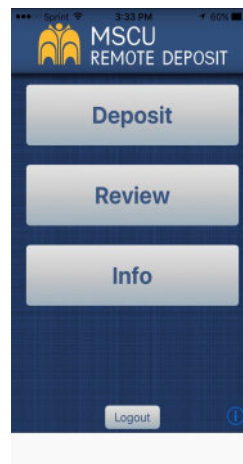
Available thru December 31st

Sample payment:

\$5,000 - 1 year = \$197.00 bi-weekly



REMOTE DEPOSIT CAPTURE



Use your smartphone or tablet to deposit directly into your checking or savings account.

Depositing is easy, just download our App from your phone's app store and sign up!

Our members are loving this service—give it a try!

Call the office if you have any questions

REFINANCE



Your way to lower payments

Do you have a loan at another Bank or Credit Union?

Please give us a chance to refinance it here at MSCU and let us try to lower your payment and your rate.

Call 651-602-8105 for information



Email is the quickest way to get our message to you to inform you of important events or messages regarding your account.

Do we have your current email on file? Please contact us at info@mymscu.org to give us your current email account.

HOLIDAY CLOSINGS

Columbus Day—Monday—October 14
Veterans Day—Monday - November 11
Thanksgiving—November 28 & 29
Christmas —December 24 & 25
Year End Processing— December 31

Thank You Volunteers

Board of Directors:

Wayne Andersen
Dave Quast
Carole Crandall
Art Doherty
Roger Tatge

Supervisory Committee

Mike Pliml—Chairman
John Scanlon
Ken Rouse
Curt Kallem

Thursday, October 17, 2019 INTERNATIONAL CREDIT UNION DAY

Happy International Credit Union Day

It's time to celebrate International Credit Union Day! Thursday, October 17th, marks the 71st anniversary of the global recognition of credit unions and their unique place in the financial arena. The credit union is where you belong. It exists to benefit you because you are a member-owner. That means any profits are returned to you in the form of better rates and improved services. Because your credit union is a financial cooperative, you can trust the credit union is on your side, not that of a few shareholders who are only interested in the bottom line.

So here's to all the good credit unions around the world do for their members. International Credit Union Day is a great time to check out all the ways the credit union can help you reach your financial goals. Stop in or visit our Website to find out all the benefits of belonging.

Stop into the Credit Union on October 17th we will have coffee and treats! You can also enter into the chance to win \$50!