

Metropolitan Services Credit Union



Fall Newsletter

October 2021

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.

2022 Calendars



The 2021 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 2022

Available thru December 31st

Sample payment:

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



Changes to our iPay BillPayer Service

Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive. This process allows for our payments to be processed quickly and securely.

INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021

International Credit Union Day Is Thursday, October 21st

First designated in 1948, International Credit Union Day is a day set aside to recognize the many ways credit unions help their members secure their financial futures. Celebrated worldwide on the third Thursday in October, "Building Financial Health for a Brighter Tomorrow" is this year's theme. Credit unions from Australia to Zimbabwe, from Maine to Hawaii, and everywhere in between, exist to bring financial inclusion and a path to a more promising future for their members.

As a financial cooperative, your credit union is dedicated to you, our valued member-owner. Our "for-people-not-profits" mission is what sets us apart from other financial institutions. We're beholden to you, not a small group of shareholders. We're here to help you improve your financial well-being, so call on us on ICU Day and every day to learn how we can assist you in reaching your goals.

Stop by the Credit Union on October 21st for some goodies!



Don't Get Declined From An Overdraft Again!

Embarrassing. Annoying. Costly. These are the words that come to mind if you've ever had your Check Card declined, or a check returned due to an overdraft. Many people experience this, but as a Metropolitan Services Credit Union member, you can avoid it with Overdraft Protection.

This convenient service will ensure that funds from your Share Savings Account cover an overdraft that may occur. While overdraft protection does carry a minimal fee if activated, it provides overall peace of mind when it comes to your Checking Account. By signing up, you will avoid:

- * High NSF (non-sufficient funds) fees
- * Uncomfortable situations and fees from merchants
- * Worry about covering an emergency expense
- * Bounced checks

Metropolitan Services Credit Union also offers an overdraft line of credit (LOC) which is linked to your checking account and offers an additional level of protection. Members must complete a loan application and qualify for this.

Keep in mind, overdraft protection is designed to be a back-up plan in the event of an oversight or emergency and shouldn't be used regularly. This could lead to overspending and high interest charges.

For more overdraft protection info, or to sign up, contact Metropolitan Services Credit Union and never be declined again!