

Spring GREETING



April 2021



As we move forward into a new year and new way of life, one thing remains constant - tax season. And for existing or prospective IRA holders, a little bit of 2020 has to stay on our minds, with important deadlines looming.

* Do you want to contribute to the previous year's IRA? You can do so, per the IRS, anytime from January 1st through the normal federal tax deadline of April 15, 2021. In doing so, you'll have to designate the contribution year being targeted which applies to most IRAs.

* Are you considering establishing a 2020 IRA? There is still time - the deadline is April 15, 2021 for this as well. The federal government requires a valid IRA application, similar to taxes. Please note it should be postmarked by midnight of the deadline for Traditional and Roth IRA accounts.

If you require IRS assistance, information, forms or worksheets, visit IRS.gov. An IRA is a simple, secure way to work toward funding your retirement. Metropolitan Services CU can help you get started today with both ROTH and Traditional IRAs, either in an IRA Share Account or IRA Share Certificate. Don't miss the deadline! Call 651-602-8105 or visit www.myscu.org now to contribute to or establish your IRA.

If you were thinking of buying a new home last year but your plans were put on hold as a result of the Covid-19 pandemic, right now might be the perfect time to make your move. With home inventory increasing and mortgage rates still low, this Spring seems like the sweet spot for prospective homebuyers. Plus, as a Metropolitan Services CU member, you have the mortgage professionals on your side to help finally turn your dream home into a reality.

Whether this is your first time buying or you've been through the process before, the Metropolitan Services Credit Union has teamed up with Servion Home Mortgage and their home buying experts will guide you through and streamline the transition into your dream home, with:

- * Low rates on fixed and adjustable rate mortgages
- * Affordable payment plans
- * Flexible terms
- * Speedy pre-approval decisions for better buying power
- * Low-rate refinancing options of your existing loan
- * Special loans for First Time Home Buyers
- * Jumbo Loan options
- * Free home-buying resources
- * Internal processing for greater efficiency
- * Personal service from local lenders
- * Discount Member rates on homeowner's insurance

Start realizing your dream home today! Visit www.myservion.com/mortgage for information and online tools, or call 651-631-3111 to make an appointment with a mortgage expert.

Reminder: Your Free Credit Report Awaits

It's never been a more important time to check your credit report. During the pandemic, fraud has run rampant, and reviewing your credit report is a weapon you can use to guard against identity theft and the fraudulent use of your personal information. The three nationwide credit reporting companies, Experian, Equifax, and Transunion, have set up a central website, a toll-free number, and a mailing address through which you can order your free annual reports. To review your report immediately go to annualcreditreport.com. You can also call 1-877-322-8228 or fill out and mail the request form available on the Federal Trade Commission's Website, ftc.gov. Phone orders take up to 15 days, and mail orders 15 days from the time they are received. You can order all three agency reports at once, but to keep your finger on the pulse of your information, consider spacing out your requests over a year. For example, order Experian now, Equifax in summer and Transunion in late fall. For more details, visit ftc.gov and follow the link to "Get Your Free Credit Report."

Your Credit Union
We're just a CLICK away

Anytime, Anywhere...We're Just A Click Away
If this past year has taught us anything, it's that technology gives us the capability to move forward and power through in ways we never thought possible. We weathered the storm of Covid-19 by going virtual in so many aspects of our lives, and handling our finances was no exception. MSCU was there to support members with secure, accessible online financial tools and solutions, when they needed it most. We were there then, and continue to be just a click away as we help you navigate life and financial management, post-pandemic.

Our already versatile website is always improving in order to better serve members' ever-changing virtual financial needs. MSCU offers the ability to:

- * Quickly and easily perform daily transactions
- * Open accounts
- * Transfer funds
- * Check balances
- * Make loan payments
- * Pay bills online
- * Apply for a loan

At www.Mymscu.org you can also get up-to-date news and information about MSCU, including:

- * New products, services, and promotions
- * Current rates
- * Upcoming events and seminars
- * Contact information and hours
- * Holiday closings and other calendar updates
- * Emergency closings
- * And more

Use your Smartphone or other mobile device, laptop or PC, or tablet to connect with MSCU 24/7. We're always here, just a click away.

NOTARY SERVICES
Available at the Credit Union



Teaching your children to
SAVE



Open a youth account today!

We realize that there are many choices for financial services in today's market. Here at Metropolitan Services Credit Union, we're committed to help your children and grandchildren develop good saving and spending habits. We also want to build a lasting relationship with our youngest credit union members.

With that in mind, we're excited to announce our new Junior Savers & Teen Reward account promotion.

Open a 6-month CD with up to \$1,000 and earn 5% APY*

- New money only!

Call or stop in today to get your youth started on a lifetime of smart financial choices!

DRIVE YOUR LOAN TO US!



WE WILL BEAT YOUR CURRENT AUTO LOAN RATE!



60 Days
No payments

Subject to eligibility and credit approval. Lending restrictions apply. First payment not due for 60 days from loan closing. APR floor rate of 2.49
See a loan officer for details.