

Metropolitan Services Credit Union



Summer Newsletter

July 2022

BACK BY POPULAR DEMAND!

Consolidate Your Post-Holiday Debt With Our Personal Loan Special With No Payments for 60 Days!

Rates as low as **5.90%**

For up to \$15,000 for 60 months.

Separate vs. Consolidated

| Personal loan | Credit Card | | Loan at MSCU |
|----------------|-------------|-----------------------|----------------|
| \$10,000 | \$5,000 | Amount | \$15,000 |
| 10% | 20% | Interest Rate | 5.90% |
| 5 years | 5 years | Length of Loan | 5 years |
| \$213 | \$133 | Monthly Payment | \$290 |
| \$346 | | Total Monthly Payment | \$290 |
| \$5,672 | | Total Interest | \$2,350 |

That's an overall savings of \$3,322!!!!

New money only! Rates and terms are subject to qualification. Other restrictions may apply.



Refer-A-Friend Referral Program

Receive a \$50 Target gift card for every member you refer!

We are open to all current or retired Metropolitan Council employees, and their families.



Refer-a-Friend: You must be an existing MSCU member to make a referral. You will receive your referral incentive if the person you refer becomes a new MSCU member and starts a direct deposit. Referral incentives must qualify for membership. This offer cannot be combined with any other offer and may be discontinued at any time without prior notice.



What's new at your Credit Union?

Check us out online

www.mymscu.org

Visit Our Website

When you need information about the credit union and all we have to offer to help you achieve your financial goals, chances are you're just a few clicks and keystrokes away. You can visit our website to find the current rates on loans, share savings and share certificates, the latest news on any special offers, our routing number, hours of operation, and much more. And you can do it on your schedule, not ours. No need to wait for office hours to find out answers to many frequently asked questions. We can be at your fingertips any time day or night and any day of the week. So even if it's 1:00 am on Sunday and you need the credit union's routing number or you're thinking of buying new wheels and are scoping out loan rates, scroll on over to our website to find what you need to know.

NOTICE OF THE ANNUAL MEETING

The 82nd Annual Meeting of the Metropolitan Services Credit Union will be held at
Tinucci's Restaurant, 396 21st St, Newport, MN 55055

Thursday, October 13th 2022

5:30 – Registration begins

6:00 - Buffet dinner

6:30 – Business meeting

7:00- Door prize drawing

8:00- Conclusion of the meeting

Please cut the ballot off and return the ballots and RSVP form to the Credit Union by
September 13th 2022.

The election results will be announced at the Annual Meeting.

The credit union is supplementing the cost of the meal and the cost to attendee will be

\$15 for members or \$25 for non-members.

BALLOT FOR 2022 OFFICERS

Board of Directors:
(1 positions open—vote for one)

___ David Quast (incumbent)

Write in

SUPERVISORY COMMITTEE:
(1 position open—vote for one)

___ John Scanlon (incumbent)

Write in

Return ballot by September 15th to:

Metropolitan Services CU
475 Etna Street #10
Saint Paul, MN 55106

*Results announced at the Annual
Meeting on October 13th 2022*

2022 ANNUAL MEETING RSVP

Members in attendance

Non-members in attendance

Payment information

___ Check
___ Account withdrawal (signature required)
Account number _____
___ Credit/debit card payment (signature required)

The cost to attendees will be as follows:
\$15.00 Members

\$25 Non-members – If they become a member prior to September
1st, the cost of the meal will be waived.

TOTAL COST _____

I authorize MSCU to deduct the amount listed above from my sav-
ings or checking account.

(Signature)