

Metropolitan Quarterly

VOLUME 66, ISSUE 1

MARCH, 2017



Memorial Day	May 29	Closed
Independence Day	July 4	Closed
Labor Day	Sept 4	Closed
Columbus Day	Oct. 9	Closed
Veterans Day	Nov. 10	Closed
Thanksgiving Day	Nov. 23	Closed
Friday, Day after Thanksgiving	Nov. 24	7:00 2:00
Christmas Eve Day	Dec. 24	Closed 2:00
Christmas	Dec. 25	Closed
New Years Eve Day	Dec. 31	Closed 2:00

Finance Your Dreams with a Home Equity Loan

If you own a home and are looking for a simple, smart way to make those dreams come true, MFCU has an affordable answer for you. A Home Equity Loan.

A home equity loan allows you to borrow a percentage of your home's value, at a variable rate, to use for various reasons.

Use the equity in your home as an affordable way to borrow for debt consolidation, make home improvements, fund college tuition, refinance a vehicle, have money available for an emergency or pay off major expenses.

Even better, the interest on these loans may be tax-deductible. (A tax advisor should be consulted)

If you have questions or need help determining if a Home

Looking For A Newer Car?

Met-Fed CU has rates

starting at:

1.90%*

APR

Financing

See Credit Union for more details. \$424.96 Est payment for 24 payments borrowing 10,000.00

*All loan terms in this newsletter are represented in APR. APR = Annual Percentage Rate. Terms & Conditions Subject to Change Without Notice. All loans are subject to credit approval. Rates may vary based on individual credit worthiness. Late payment fees may apply. No other offers, discounts or coupons may be combined with any offer expressed in this newsletter.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Tips to keep a good credit rating

Your credit history is something that will stay with you for a long time, plus it can impact everything from buying or renting a home to getting a job. Here are some useful tips to keep your credit rating healthy:

1. Pay your bills on time. If for some reason you can't, call the lender and work out an arrangement to make payments.
2. Don't max out your credit cards. A good rule is to keep your credit card balances to 30 percent of the card limit.
3. Avoid applying for new cards to pay off existing cards. This isn't a good idea.
4. Don't cancel existing cards. Cancelling cards can hurt your score. Once your cards have been paid off, put them in a secure location or destroy them to avoid the temptation of using them.

Current Personal Information

Please be sure that the Credit Union has your accurate personal information. Here are some things you should be sure we have:

1. Current address and phone number. Important in case the Credit Union should have to get in touch with you.
2. Payable on Death. In case of your death, it assures your funds will be distributed to the person you designate.
3. Joint Owners: If you have been divorced, separated or widowed for example, be sure these people are removed from your account, and add new joint owners if needed.

E-Statements

There is no need to wait for your statements to arrive by mail. We offer E-Statements. It's safer for security, it's convenient and free. You can view them online 24 hours a day. If you wish, you can print them off from your home computer. Just give us a call and we can set it up for you.

Direct Deposit

Direct Deposit is a very easy and effective way to budget your finances. If you have a loan with us, you can spread your payments out over each paycheck, eliminating one large payment that can easily be forgotten. It's also a great way to save. You can have your check disbursed to all of your accounts. Loan payments, savings, Christmas Club just to name a few. To have your check disbursed to different accounts, please give us a call.

Annual Meeting

Thank you to everyone who was able to attend the 65th annual meeting. The meeting was held at the Flea Market in the Westport area. The following three positions were up for vote, re-elected were Dave Mingucci for Board Chairman, Joe Drake for Vice Chairman and Jeff Kilgore for Board Member. Dinner was served and a drawing for door prizes took place. The lucky winners were Luke Behrens, Beth Neely, Roger Zirbel, Nancy Bennatts, Jenny Hill and Shirley Simmons.

The Office Staff and Board of Directors would like to take this opportunity to thank you for your patronage and dedication to MFCU. We would also like to wish you and your family a safe and enjoyable spring season.