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**Debra**

Local Guide · 19 reviews



### **In Case You Missed Last Month's Educational Emails...**

[5 Grinch-Proof Ways to Safeguard Your Holiday Spending](#)

[Have You Ever Heard of the FIRE Movement?](#)

[3 Money Tips for 2024](#)

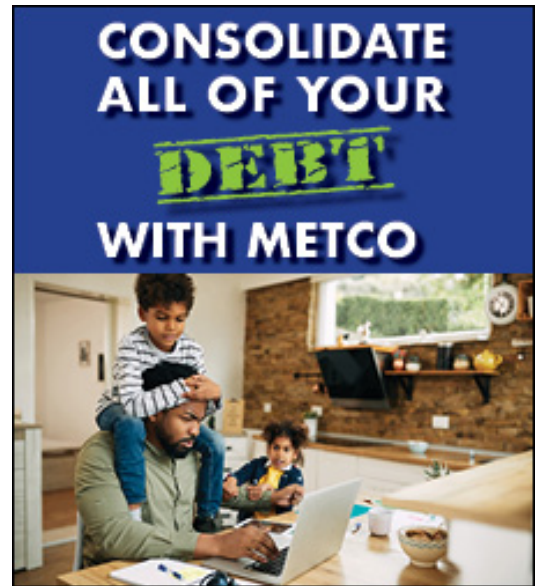
## Consolidate Your Debt With Metco

So you can focus on more important "distractions"

78%\* of employees who are dealing with financial stress are distracted at work. We have a variety of tools to consolidate your debt, help you take control of your financial future, and kick off 2024 with a financial plan. When you consolidate, you could:

- Lower your rates
- Payoff your debt sooner
- Make one convenient payment to Metco

Schedule a virtual or in-person meeting to discuss your options



Complete our quick consolidation questionnaire

## Two College Scholarship Opportunities



Metco is once again offering three college scholarships to our members. There are scholarships for current high school seniors, as well as students who are already attending college. Entries must be submitted no later than March 31, 2024.

[Apply for a Metco Scholarship](#)



Members are eligible to apply for the [Warren A. Morrow Memorial Scholarship](#). It is open to Iowa credit union members who are high school seniors or post-secondary students. The application deadline is February 2, 2024.

[Apply for a Warren Morrow Memorial Scholarship](#)



**SavvyMoney is a service offered by Metco to help members monitor and improve their credit score.**

No ads | Won't impact your credit score | 100% free!

## Enroll in Our FREE SavvyMoney Service

A tool in Online & Mobile Banking that helps you monitor & improve your credit.

See all the great tools available with this free service!

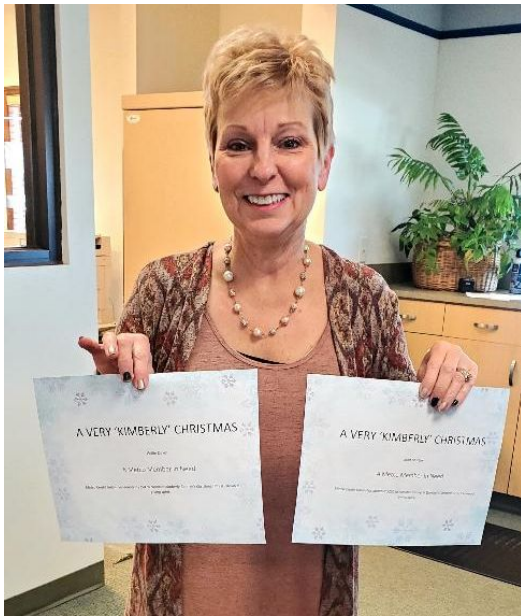
## Giving Back to Our Membership & Community



## Take the Pulse of Your Financial Health

Your personal and mental health is extremely important. Right below those two, we'd have your financial health. It matters a lot. How do you know if you're financially healthy? Here's a checklist.

[Read More](#)



## A Very Kimberly Christmas

Many years ago, longtime staff member Kimberly Bentley established a tradition of selecting one or two members to receive a Christmas gift card.

When she retired from full-time work in 2020, one of the "gifts" Metco gave Kimberly was a vow to continue her tradition by purchasing two gift cards for her to give to members each Christmas. We call this tradition, "A Very Kimberly Christmas." Kimberly was excited to choose two members to bless again this year!

## Enjoy 0% Credit Card Interest

If you dread the thought of holiday bills arriving soon, transfer that debt to a Metco credit card. Many of our credit cards offer a 0% introductory rate, which means every payment you make goes directly toward paying off your debt. Transfer your credit card balances to Metco today & kick off 2024 with 0% interest!

[View our variety of credit card options](#)

**January Service Feature**  
**NEW! Add a Security Word to your Account**



## Food & Essentials Donation to the Linn County Food Pantry

In November and December, Metco collected canned food and necessity items to donate to the Linn County Food Pantry.

Thanks to our generous staff, members, and even outside vendors, we collected 177 pounds of food and essential items! In addition, Metco and Metco members donated \$190 to the Food Pantry.





Have you received a phishing email similar to the email below to your inbox? A phishing email is any attempt to send you a fake email in hopes you will click on it and provide personal information, such as your social security number, passwords and more.

There has been a significant increase in phishing emails the past few months, often times coming from Human Resources, Microsoft Outlook Email, shipping companies like UPS and FedEx, DocuSign and more. In fact, during the second quarter of 2023, Microsoft soared to the top spot of brands imitated by criminals, accounting for a whopping 29% of brand phishing attempts. Please remember to never click on suspicious emails or emails from sources you were not expecting, and never enter your personal information online unless you are on the site of a reputable company, you initiated the site visit, and there is a locked padlock in the URL field.

However, to further secure your account information at Metco, you can now add a security word to your accounts. When you call the credit union and set up a security word, in addition to our usual security measures when account information is requested, we will also request your security word before the information is provided.

Set us your security word today by [stopping in or calling](#) the credit union.

401k contribution, bonus allocation, compensation adjustment, Annual benefits & salary increment

HT HR-Team <mteamcl@newalliedinvest.com>  
To [REDACTED]

**[REDACTED] Human Resource Policy**

Dear Employee,

Annual 401k contribution statement is ready for your perusal.

**Please Scan QR code below with your smartphone camera to view your account statement & balance.**



**The Only Thing  
More Beautiful  
Than Your  
New Kitchen...  
is your monthly  
payment.**



Your home's equity is a valuable asset that can be used to your advantage! Home equity products refer to financial products that allow homeowners to access the equity they have built up in their homes, and you can borrow from that equity for just about any purpose! Learn more about the **Home Equity options available at Metco**, or **schedule a call with one of our lenders** to discuss your options.

## Mark Your Calendars

**Monday, January 15, 2024**  
Closed for MLK Jr. holiday

[View our full calendar](#)

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**Metco Credit Union**  
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