



**Thank you for your 5-star review, Sydney!**

**Tell everyone how much  
you love your credit union  
by leaving us a 5-star  
[Google review!](#)**



**Sydney H**



Metco is great to work with! They helped me build up my credit with a credit builder loan and introduced me to my ultimate checking account that pays me interest every month!

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

[How to Recognize & Report Spam Text Messages](#)

[Looking for Your Year-End Tax Info?](#)

[Work-from-Home Write-Offs for 2023](#)

[It's Time to Pull Your Credit Report](#)

### **Keep the Mortgage Rate You Love and get a Home Equity Loan with Metco**

A [Home Equity Loan or Line of Credit](#) from Metco can help you change your home without losing your low mortgage rate.

- Borrow from your home's equity without impacting your current mortgage loan in any way.
- Create the home you want without having to move.
- Use the funds to finance just about anything, home-related or not!



Learn more about our Home Equity solutions

## Stop Wishing & Start Doing with Our Wish List Loan

Whatever is on your wish list, it's time to check it off with our [Wish List Loan](#)!

**Borrow up to \$35,000**  
& enjoy a rate as low as  
**8.75% APR\*** for up to 36 months  
or **11.75% APR\*** for 37-60 months

Home renovations, debt consolidation, a spring break trip - you name it, we can help you make it happen.

Apply online now!

\*Annual Percentage Rate. Only one loan per qualified member. Offer subject to change without notice. To receive the lowest rate, you must have a credit score of 720+ and receive a .25% off of your loan for having an active Metco Credit Union checking account and another .25% for choosing an automatic loan payment. Other restrictions may apply. See credit union for full details. Average payment of \$316.84 when you borrow \$10,000 for 36 months at 8.75% Annual Percentage Rate and make equal monthly payments; or \$221.18 when you borrow \$10,000 for 60 months at 11.75% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity.

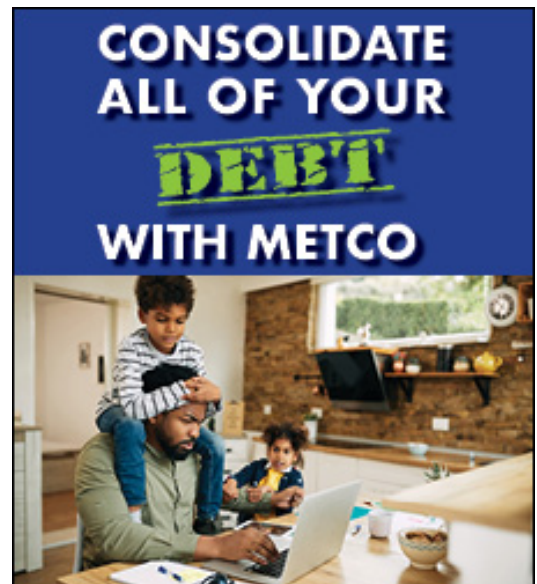


## Consolidate Your Debt With Metco So you can focus on more important "distractions"

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



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](#)



**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!

## Spring for Savings

Spring break will be here before you know it, so now is the perfect time to start planning and saving. Here are some tips to get you going.

[Read More](#)

## 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!

### Enjoy 0% Credit Card Interest

If holiday bills have you saying, "hum-bug!", 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](#)

**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, February 19, 2024**

Closed for the Presidents Day holiday

[View our full calendar](#)

[Contact Us and Hours](#) | [Mortgage Loans](#) | [Personal Loans](#)  
[Savings](#) | [Checking](#) | [Online Services](#) | [Mobile Services](#)  
[Shared Branching](#) | [Financial Education](#) | [Community Involvement](#)



**Metco Credit Union**  
115 8th Avenue SW  
Cedar Rapids, Iowa 52404  
Call/Text: [319.398.5007](tel:319.398.5007)

Metco Credit Union | 115 8th Ave. SW, Cedar Rapids, IA 52404

[Unsubscribe contactus@metcocu.org](mailto:contactus@metcocu.org)

[Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)

Sent by [contactus@metcocu.org](mailto:contactus@metcocu.org) powered by



Try email marketing for free today!