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

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



**Robert H**



I have been a member for over 40 years. Metco and Kim have always stood by me and my family and have offered the best opportunities for us above and beyond all other banking institutions .

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

[How to Protect Your Finances if You Lose Your Phone](#)

[How to Use a Personal Loan](#)

[5 Ways to Sleigh Your Holiday Gift Giving](#)



**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!

## Enjoy 0% Credit Card Interest

If your holiday debt is starting to pile up, many of our credit cards offer a 0% introductory rate. 0% means every payment you make goes directly to 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



## How to Have a Debt-Free Holiday

The holidays are here, and that means it's time to start thinking about debt. Yes, we know. Not the first thing you usually think of when it comes to the holiday season. However, if you think of holiday debt now, you can easily avoid it.

[Read More](#)



## Skip Your December Loan Payments

Members who have a non real estate loan with Metco may have the option to SKIP their December loan payments to help pay for holiday expenses...or for whatever reason they choose!

There is a \$30 processing fee per loan (not per payment) skipped, and some restrictions do apply. Simply complete a request form at least 5 days prior to your payment due date.

[Complete a request form](#)



## The Perfect Holiday Gift

[Prepaid Metco Visa Gift Cards](#) make a great gift for that hard to buy for person. Whether for a wedding, birthday, the holidays or just because, a Visa Gift Card is an easy and convenient way to give the perfect gift.

- Load the card with a balance anywhere between \$5.00 and \$750.00
- Cards can be used anywhere Visa is accepted; including online
- Enables the recipient to get what they really want
- The cards also work as a safe and effective tool for teaching kids how to manage money



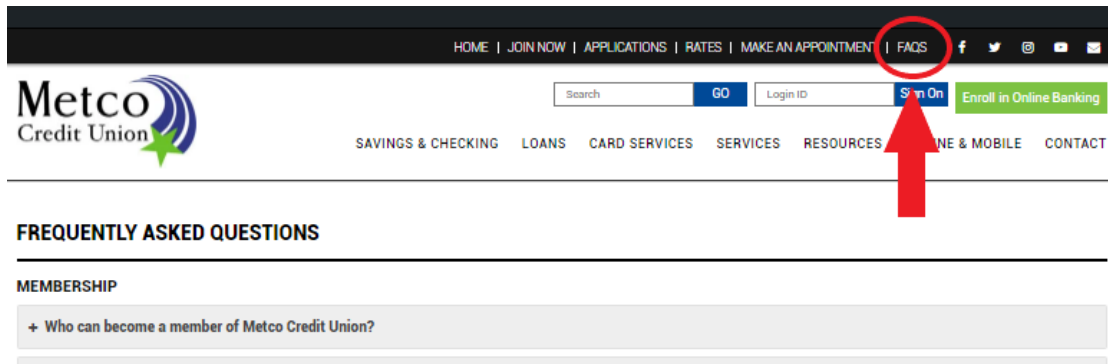
Stop in to the credit union office to pick up your gift cards today!

*Gift cards have a nominal purchase fee of \$3.00 each.*

## December Financial Services Feature Frequently Asked Questions

While we always love talking with our members, sometimes you need answers before or after hours. Therefore, we've created an "FAQ" section on our website to help you find the answers you need quickly. Simply visit our website at [www.MetcoCU.org](http://www.MetcoCU.org) from your desktop or mobile device.

However, if you can't find the answers you need, simply [call](#), [text](#) or [email us](#) and we'll respond as quickly as possible!



## Linn County Food Pantry Drive

Now through December 22

The holidays are a time when food items are greatly needed! To help those who are in need during the holidays, we are collecting the following items for the Linn County Food Pantry:

- Canned goods
- Peanut butter
- Toilet paper
- Personal care items



Items need to be delivered to Metco by Friday, Dec. 22.

## Logging in to Online Banking From Your Mobile Device?

Use our mobile app rather than your mobile browser.

If you are logging in to Online Banking from your mobile device's web browser, you aren't getting the best mobile banking experience! Be sure to download our [mobile app](#) - it has all the same features as Online Banking, but is optimized for a mobile-friendly experience.



**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

**Now through Friday, December 22**

Help us [collect canned food & hygiene products](#) for the Linn County Food Pantry

**Monday, December 25**

Closed for Christmas Day

**Monday, January 1, 2024**

Closed for New Year's Day

[View our full calendar](#)

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