



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

[Password Safety: Are Yours Secure Enough?](#)

[4 Things That Could Impact Your Credit in 2024](#)

[Teens and Income Taxes](#)



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SATURDAY, MARCH 23 • THE HOTEL AT KIRKWOOD CENTER  
BREAKFAST SERVED AT 9 A.M.

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Your 67th Annual Membership Meeting is being held on **Saturday, March 23rd at the Hotel at Kirkwood Center in Cedar Rapids**. Once again this year's event will begin with a full, hot breakfast buffet at 9:00 a.m., followed by the business meeting and election, and of course wrap-up with prize giveaways. All members age 16 and older are encouraged to attend and cast their vote for this year's board candidates.

We will be closed on Saturday, March 23 so our staff can attend the Annual Meeting.

Order Your Tickets By March 18!

## YOUR 2024 BOARD CANDIDATES



*Ben Griffin (incumbent)*



*Brad Mertens (incumbent)*



*Dominic Wibe*

[Read the Candidate's Bios](#)

### 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.

## Discounted Adventureland Tickets Coming Soon!

We will once again be offering discounted tickets to Adventureland Park for the summer 2024 season. Watch our website & emails for more details.



## Consolidate Your Debt With Metco

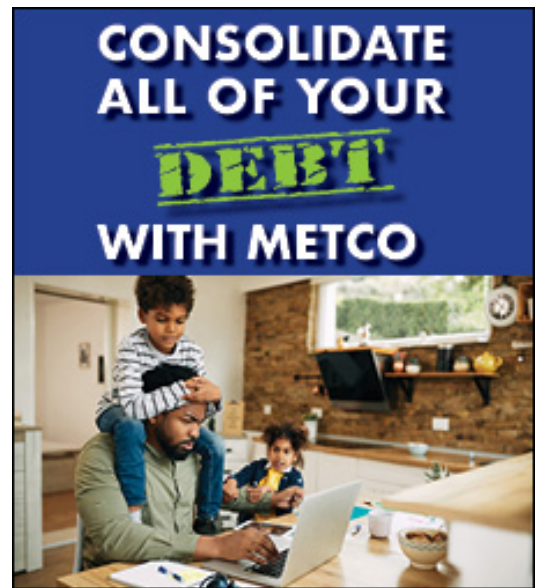
So you can focus on more important  
"distractions"

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

Lower your rates

Payoff your debt sooner

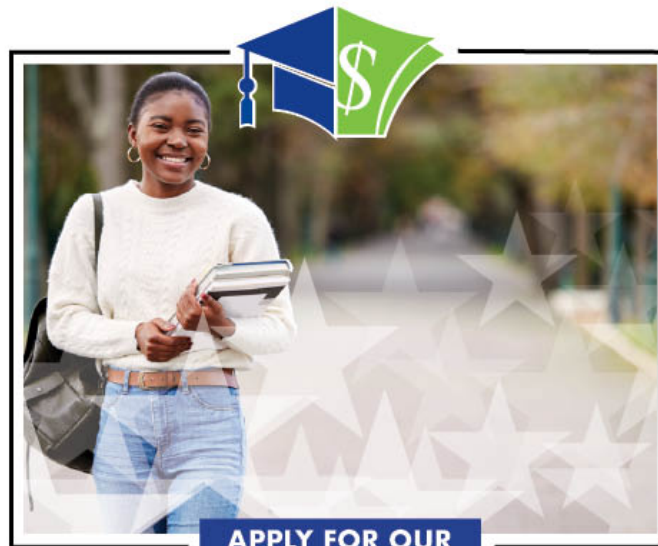
Make one convenient payment to Metco



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

Complete our quick consolidation  
questionnaire

**APPLICATIONS ARE DUE MARCH 31, 2024!**



**APPLY FOR OUR**

**COLLEGE SCHOLARSHIPS!**

Apply online at  
[www.MetcoCU.org](http://www.MetcoCU.org)

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

## Enroll in Our FREE SavvyMoney Service

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

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

See all the great tools available with this free service!

**Did You Know 1 out of 3 Americans have an error on their credit report?**



### How Much Emergency Savings Do I Need?

Despite what you may think, emergency funds are for everyone, not just high earners.

[Read More](#)

### Enjoy 0% Credit Card Interest

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 a Metco card today!

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





**The Only Thing  
More Eye-Catching  
Than Your  
New Siding...  
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

**Saturday, March 23**

[Your 67th Annual Meeting](#) begins at 9AM

We will be closed so staff can attend the Annual Meeting.

**Monday, April 15**

Deadline to contribute to an [IRA](#) for the 2023 tax season

[View our full calendar](#)

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**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

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