



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

Does Paying Off Credit Cards Improve Your Credit Score?

Why Dividing Your Savings is a Good Idea

Build Credit Without Cards or Loans

Read our financial education emails on our website

Here are **4** things to know before you go to the dealership.

READ OUR LATEST BLOG ARTICLE.

Follow us on social media for more Metco updates like these.



CEO Brad Mertens attended the World Credit



The Metco staff celebrated hot fudge sundae day on July



Staff and board members handed out notebooks and

Union Conference in Boston in July.

25. Yum!

sunglasses at this year's Cedar Rapids Back-2-School Bash on July 27.

CONSOLIDATE YOUR DEBT WITH METCO

- ✓ Raise your credit score
- ✓ Save money
- ✓ Pay off debt sooner

 Ask what we can do for you!



Call [319-398-5007](tel:319-398-5007) or text **NO MORE DEBT** to get started.

Mark your calendar!

Join Us for Lunch & Benefit a Local Non-Profit

Friday, August 16, 2024

Our annual BBQ Fundraiser is scheduled for Friday, August 16 starting at 11AM. We will host a delicious grilled lunch with all the fixins in our tented parking lot, served by the staff and board members of Metco. All proceeds from the BBQ will be donated to [Freedom Foundation](#), a Veteran's service and support organization in Cedar Rapids.

Add this event to your calendar



JOIN US  FOR OUR

BBQ

★ FUNDRAISER ★

.....

A GREAT LUNCH FOR A GREAT CAUSE.

COZY CAMPFIRE REWARDS

Use your debit card and
gather around the fire.

Each time you use your
debit card to make purchases between

JULY 1 - SEPT. 30, 2024

you'll automatically be entered for
a chance to win!

Don't have a debit card? **APPLY TODAY!**

 SHAZAM



CREDIT UNION MEMBERS ONLY

EXCLUSIVE OFFER

\$37.99 / TICKET

Enjoy this Exclusive Offer at
ADVENTURELAND

As a credit union member, you can save over \$30 and celebrate 50 years of thrills at Adventureland this season.

ADVENTURELAND
— 50 years —

The graphic features a background of a roller coaster car with a person on it. Three smaller inset images show a roller coaster track, a boat on a water ride, and a Ferris wheel. The text is overlaid on a white background with yellow and red accents.

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!

SavvyMoney, is now available in the Metco Credit Union mobile app for Apple devices! If you already have our mobile app installed, you'll need to update the app in your Apple device's app store in order to see the SavvyMoney option in the menu.

See all the great tools available with this free service!

SavvyMoney Smart Tips

Click to enlarge the image below and see why it's so important to know your credit score.

Why Is It Important To Know Your Score?

Loans + Credit Card Approvals

Lenders can use your credit score to assess your creditworthiness. The higher the score, the higher the chances of being approved with a lower interest rate.



Housing Applications

Landlords will check your credit score to decide whether to rent to you. There are also insurance premiums that could be affected by this as well.



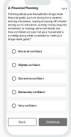
Identity Theft Detection

Regularly checking your credit score and report can help you detect and address potential identity theft or fraud early.



Financial Planning

Understanding your credit score helps you make informed decisions about finances, borrowing, and improving your overall financial health.



SavvyMoney Education



Kids and Tax Credits

Some lesser know child tax credits you should use.

[Read More](#)

**The Only Thing
More Relaxing
Than Your
Backyard Retreat...
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

Friday, August 16

Stop by for our annual Charity BBQ Fundraiser!

[Add this event to your calendar.](#)

Monday, September 2

Closed for the Labor 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 US

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



Try email marketing for free today!