

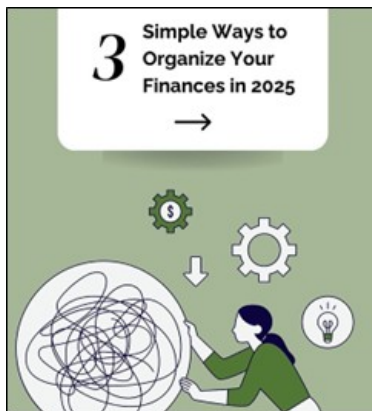


## In Case You Missed Our Financial Education Posts from January

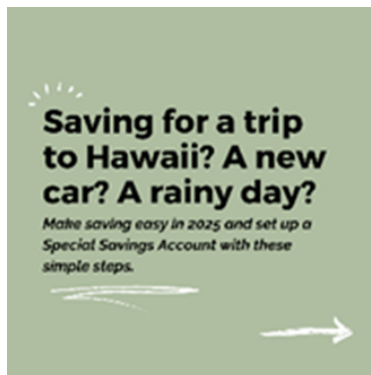
Follow us on your favorite social media platform for quick & valuable financial education.



**Organize your finances in 3 easy steps**



**Make Saving Easy with a Secondary Savings**



**3 Reasons to Check Your Credit Report**



## SAVE THE DATE!

**Metco's 68th Annual Membership Meeting will be held on  
Saturday, March 29, 2025 at 9:00AM**

Members who are interested in running for a position on the Metco Board of Directors should contact CEO Brad Mertens no later than February 24, 2025.

[Brad@MetcoCU.org](mailto:Brad@MetcoCU.org) | [319.398.5007](tel:319.398.5007) ext. 219

## Share Metco → Wear Metco → Get Cash!

On average, more than 80% of new members come to Metco because they were referred by a current Metco member. Thank you!

Now, we're **REWARDING YOU** for referring new members!

- Refer a new member to Metco → receive this awesome t-shirt!
- Refer 4 additional members → receive \$100 cash!
- For every 5 additional members → receive \$100 more cash!

Refer new members in 2025  
& get this awesome t-shirt  
+ \$100 cash!



Find out how to get this one-of-a-kind t-shirt & \$100 cash!

### Carmen's Story

**Carmen took advantage of Metco's Financial Empowerment & this is her story.**

*"I've been a proud Metco member for over 10 years, and for the past 5 years, they've been helping me improve my credit score. Thanks to their guidance and support, my score has improved significantly. When I recently visited Metco for a loan, I was thrilled to learn my credit score was 70 points higher than I expected, which got me a lower rate on my loan! The Metco team truly goes above and beyond for their members!"*



# FINANCIAL EMPOWERMENT

Receive personalized guidance to overcome  
your financial challenges and finally  
achieve financial freedom.

[Learn More & Schedule Your Appointment](#)



APPLY FOR OUR

**COLLEGE SCHOLARSHIPS!**

We are offering a total of three (3) \$500 College Scholarships to high school seniors who will be graduating in spring 2025 and post-high school students who are continuing their education.

Scholarship funds can be used for tuition, room and board, books and other educational expenses.

Entries must be submitted no later than March 31, 2025.

[Apply Now!](#)

The advertisement has a dark blue, starry background. On the left, a person in a red jacket stands on a rocky cliff, looking up at a bright light source. The text 'LIGHT YOUR WAY REWARDS' is prominently displayed in large, white, glowing letters. To the right, two gift cards are shown: a \$500 'SHAZAM GIFT CARD' and an \$50 'SHAZAM GIFT CARD'. The text 'GRAND PRIZE' and '8 MONTHLY WINNERS' is positioned above the gift cards. A blue callout box on the left contains the text 'Use your debit card and step into the extraordinary.' At the bottom, there is a call to action: 'Each time you use your debit card to make purchases between Jan. 1 - Mar. 31, 2025, you'll automatically be entered for a chance to win!' and 'Don't have a debit card? Apply today!' followed by the SHAZAM logo.

**LIGHT YOUR WAY REWARDS**

Use your debit card and step into the extraordinary.

Each time you use your debit card to make purchases between Jan. 1 - Mar. 31, 2025, you'll automatically be entered for a chance to win!

**GRAND PRIZE**  
**\$500**  
SHAZAM GIFT CARD

**8 MONTHLY WINNERS**  
**\$50**  
SHAZAM GIFT CARD

Don't have a debit card? **Apply today!**

**SHAZAM**

# UNCLUTTER YOUR FINANCES & UNLOCK YOUR CONFIDENCE



Debt can be overwhelming and complicated...but it doesn't have to be. Consolidate your debt with Metco and restore your financial confidence.

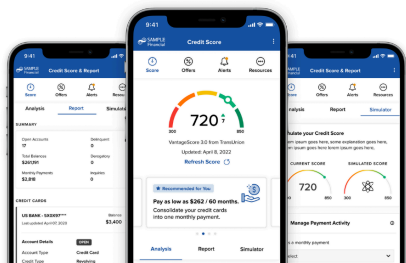
**If debt is stealing your confidence, we can help.  
Ask to talk with one of our debt consolidation experts today.**

## 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!

ARE YOU USING  
**savvymoney**®?  
YOU SHOULD BE!



SavvyMoney is the only solution that provides you with comprehensive credit score reporting, monitoring, and detailed money-saving offers — all in one easy-to-use dashboard. Plus,

## SavvyMoney Education



### Why Does Money Impact Relationships?

Why finances can cause relationship conflicts and what to do about it.

4 minute read

because it's provided by Metco, it's FREE and there are NO ads!

Enroll in SavvyMoney via Online Banking or our Mobile app

Read More



## INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU

Life and AD&D **1-855-612-7909**  
Auto & Home **1-888-380-9287**  
Visit us at **TruStage.com**

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by any credit union.

DTCG-932411.2

**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 17**

Closed for Presidents' Day

**Monday, February 24**

Deadline to submit your name for a board position

**Saturday, March 29**

Your [68th Annual Membership Meeting](#)

[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)

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