

University of Toledo Federal Credit Union

Money Matters

Make sure to bookmark our Website!
www.uoffcu.com

Holidays & Office Closings

- Annual Meeting: Friday, April 19 at GESU Sullivan Center
 - Drive-thru closing at 5 PM
- Mother's Day: Sunday, May 12
- Memorial Day: Monday, May 27
 - All offices closed
- Flag Day: Friday, June 14
- Father's Day: Sunday, June 16
- First Day of Summer: Friday, June 21

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*We Need Your Votes!
 for the Board of Directors*



The members listed below have been determined to be members in good standing by the nominating committee. Here are the nominees, followed by a short bio. Please vote for only two members. After selecting your candidates, please complete the ballot, providing all the proper information requested and return it to the credit union via mail or drop it into a ballot box at one of our three locations. A completed ballot includes the voter's account number, name and signature. Please mail to the main office: 5248 Hill Avenue, Toledo, OH 43615 Attn: Nominations Committee. The names below are listed in alphabetical order. Your vote is very important to the credit union. Each member is entitled to 1 ballot. Ballots must be received by the close of business on Wednesday, April 17, 2013. You must be 18 years of age to vote. The results of the election will be announced at the Annual Meeting on Friday, April 19, 2013.

- Patricia Besner: I was an administrative employee of The University of Toledo from 1974 until my retirement in 2007. I managed people, budgets, programs, and facilities at UT and served as a professional leader on campus, in the state, region and nationally throughout my career, I have been a member of the credit union since 1974 and have served 6 years as an active board member, including 4 years as recording secretary, a role I currently fill. Being a member of the board allows me to provide service to my community by applying my life long skills and management experiences.
- John Boening: I have been a member of the Credit Union for over 35 years. I retired from UT's Department of English, where I was a professor and former department chair. Throughout my career, I have been an active member of the University community, serving on and/or chairing many of the University's councils and committees. I have also been an officer of the International Comparative Literature Association. Locally, I have served on the Board of Trustees of Westside Montessori Center and as chairman of the WSMC capital campaign. Having been involved with the Credit Union for all these years, I feel deeply invested in its future and its prosperity.

Place an "X" next to 2 candidates you wish to vote into our Board of Directors positions. Mail to the main office or drop off your completed ballot into a ballot box at one of our three locations.

Name: _____ Account Number: _____

Signature _____

THE ANNUAL MEETING IS APRIL 19

Don't forget to get your tickets!

The Annual Meeting will be held on Friday, April 19, 2013 at the GESU Sullivan Center (2049 Parkside Boulevard, Toledo, OH 43607) from 6 p.m. to 8 p.m. with doors opening at 5:30 p.m. This will be a members only event. Pick up your tickets at any one of our three office locations! If you would like to bring a non-member, please call the Hill Avenue office a week prior to the event to see if there is extra space available.

Come meet the Board of Directors & credit union staff, hear reports on the state of the credit union, meet the 2013-2014 scholarship winners, and mingle with friends. After the meeting, a nice dinner buffet will be served.

There will be door giveaways and a 50/50 raffle, so don't forget to buy your raffle tickets which are available at all three of our locations. Members do not need to be present to win. And once again, we will have a grand prize winner of \$500 and there will also be a lucky winner of a brand new iPad Mini! We hope to see you there!

***On Friday, April 19, the drive-thru will close at 5 p.m. due to the Annual Meeting.**



MUD HENS BASEBALL DISCOUNT TICKETS

The University of Toledo Federal Credit Union would like to share with our members a special opportunity. Discounted Mud Hens tickets have been made available to University of Toledo Federal Credit Union Members. Discounts apply to all regular season home games and are based upon availability. No refunds or exchanges.

Tickets: \$7 per ticket for any Sunday-Thursday game and \$9 per ticket for Friday & Saturday games.

Special Code: UTFUCU

How to Purchase: Visit <http://www.milb.com/tickets/singlegame.jsp?sid=t512>.

Choose "Buy Tickets" for the game of your choice, enter the special code offer, choose your seats, then print your tickets. You may also mention the code if you are purchasing tickets at the Box Office or over the phone.



LIKE US ON FACEBOOK

Stay up-to-date with the latest news, promotions and alerts!
www.facebook.com/UniversityOfToledoFCU



We've got the spring and summertime savings for you!

Toledo Zoo Adult Tickets - \$11.00

Cedar Point Adults - \$43.00

Soak City - \$30.00

For those rainy days - Movie Tickets - \$8.00

Toledo Zoo Child/Senior Tickets - \$8.00

Cedar Point Child/Senior - \$25.00

Cedar Point Ride & Refresh

(unlimited pop for the day) - \$48.00

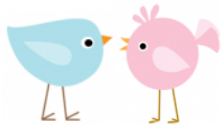
Need Money for School? We've Got You Covered!

We make it easy to finance you or your children's education. All checks will be made payable to the educational institution(s) of your choice. Loan rates currently at 3.99% APY for 12 months. Or looking for ways to pay for college? Go to our website and click on the Sallie Mae Smart Option Student Loan box.

Put a little  *spring* in your savings!

Auto Loan Rates as low as **2.74%** on all **new/untitled** 2012-2013 vehicles for **up to 72 months**

Used Auto Loan Rates as low as **2.99%** for **up to 60 months** on all 2005 and newer vehicles



*Used 2011-2012 can be up to 72 months

OR

Refinance with us and get **.25%** off our current rates!

*Risk-Based Lending Does Apply



Stop in May 6 - May 10 for an extra special auto loan deal!

With the application of an auto loan, get the chance to pop a balloon for the opportunity to win a \$25 or \$50 gas card, or a lower rate discount of an additional .25%, .50% or even 1% off our current rates and more!!!



Reminder!

Beginning April 1, due to recent security concerns and in an effort to increase office productivity, we will no longer be fielding calls for balance inquiries, loan payments, or account transfers. We are providing step-by-step information booklets regarding our automated phone service which allows you to do the items mentioned above without needing to talk with a member of our staff. These items can also be completed through Online Banking. Please stop in the office today or visit us online at www.uoftcu.com/pages/UTFCU-membership.html to take advantage of everything Online Banking has to offer.

University of Toledo Federal Credit Union

MAIN OFFICE

5248 Hill Ave.
Toledo, Ohio 43615
Ph: 419-534-3770
Fax: 419-534-3780

8:00 a.m. - 4:00 p.m. Mon. - Thurs.

8:00 a.m. - 6:00 p.m. Fri*

*Lobby closes at 4:30 PM

UT MAIN CAMPUS OFFICE

Student Union, Room 3019
2801 West Bancroft St., MS 124
Toledo, Ohio 43606
Ph: 419-530-2316
Fax: 419-530-8426

8:00 AM - 4:00 PM Mon - Fri

UT HEALTH SCIENCE CAMPUS OFFICE

Mulford Library, Room 013E
3025 Library Circle Dr., MS 1080
Toledo, Ohio 43614
Ph: 419-383-4470
Fax: 419-383-2850

8:00 AM - 4:00 PM Mon - Fri

LOANS

AUTOMOBILES & MOTORCYCLES AS LOW AS...

<u>YEAR</u>	<u>RATE</u>	<u>TERM</u>
2013-2012	2.74% APR	up to 72 Months
2012-2011*	2.99% APR	up to 72 Months
2010-2005*	2.99% APR	up to 60 Months

(*Previously Titled Motor Vehicles)

BOATS AS LOW AS...

<u>LOAN AMOUNT</u>	<u>RATE</u>	<u>TERM</u>
Up to \$15,000	7.49% APR	Up to 72 Months
\$15,001 – 25,000	7.99% APR	Up to 120 Months
Over \$25,000	7.99% APR	Up to 120 Months

TENT CAMPERS, SNOWMOBILES, ATV'S & PERSONAL WATERCRAFT AS LOW AS 7.99% APR

OTHER LOANS

<u>TYPE</u>	<u>BASE RATE</u>
Signature	8.00% APR
Computer	8.00% APR
Share Covered	4.05% APR**
Tuition	3.99% APR
VISA Classic	12.00% APR
VISA Platinum	7.90% APR

FIRST MORTGAGES, SECOND MORTGAGES AND HOME EQUITY LINES OF CREDIT ALSO AVAILABLE!

**Current savings rate plus 4%.

*Annual Percentage Rates are based on the member's individual credit worthiness. Risk based pricing applies. Rates will never exceed the limit set by the NCUA. Credit Union Usury Rate cannot exceed 18%. Loans exempt from Risk Based Pricing are: Tuition Loans, Home Equity Loans and Visa Credit Cards.

We do business in accordance with the Federal Fair Housing Law & the Equal Credit Opportunity Act.

University of Toledo FCU Board

Board of Directors

Geoffrey Tracy, Chairman
John Boening, Vice Chairman
Katie Wagner, Treasurer
Patricia Besner, Secretary
Kellie McGilvray
William Logie
Kurt Zimmerman

Supervisory Committee

Pam Beck
Grace Brown
Dwight Stewart
Tom Kowalski

Operations Management

Steve Wagner, CEO

SAVINGS

NATURE OF DIVIDENDS

- Dividends are paid from available earnings after required transfer to reserves.
- All Dividends are accrued daily.
- Dividends are compounded and paid quarterly. Dividends will not be paid if account is closed prior to accrued dividends being credited to account.
- Dividends are set by the Board of Directors.
- Dividends are subject to change without notice.
- Dividends are expressed as APY... **ANNUAL PERCENTAGE YIELD** is a percentage rate that reflects the total amount of dividends to be paid on an account based on the rate and the frequency of compounding for an annual period.
- Fees or other conditions may reduce earnings.

SAVINGS ACCOUNTS:

0.05% APR 0.05% APY paid 3/31/13

SAVINGS CERTIFICATES:

12 mo./\$1000 min.	0.35% APR	0.35% APY
24 mo./\$1000 min.	0.50% APR	0.50% APY
36 mo./\$1000 min.	1.00% APR	1.00% APY
48 mo./\$1000 min.	1.50% APR	1.50% APY
60 mo./\$1000 min.	2.00% APR	2.00% APY

IRA CERTIFICATES:

12 mo./\$2000 min.	0.35% APR	0.35% APY
24 mo./\$2000 min.	0.50% APR	0.50% APY
36 mo./\$2000 min.	1.00% APR	1.00% APY
48 mo./\$2000 min.	1.50% APR	1.50% APY
60 mo./\$2000 min.	2.00% APR	2.00% APY

IRA ACCOUNT:

0.25% APR 0.25% APY paid 3/31/13
0.25% APR 0.25% APY to be paid 6/30/13

MONEY MARKET

\$2,500 – 10,000	0.10% APY
\$10,001 – 50,000	0.20% APY
\$50,001 – 100,000	0.30% APY
\$100,001+	0.40% APY

RATES AND TERMS ARE SUBJECT TO CHANGE AFTER MARCH 31, 2013