

# MONEY MATTERS

  
We follow University policy for inclement weather. If the University is closed, so are we!

## Holidays & Office Closings

- New Year's Day :  
Wednesday, January 1  
- All offices closed
- Martin Luther King Jr. Day:  
Monday, January 20  
- All offices closed
- Presidents' Day: Monday,  
February 17
- Daylight Savings Time  
Begins: Sunday, March 9
- St. Patrick's Day: Monday,  
March 17

*Start The Year  
In Style*



**New/untitled vehicle loan rates starting at  
2.49% APR for 72 months\***

**Used vehicle (2006 and newer) loan rates  
starting at 2.74% APR for 60 months\***

\*Used 2012-2013 vehicles up to 72 months



\*Risk-Based Lending Applies.

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*Get Your Finances in Shape*

**Transfer your high credit card balance to us!**

**February 1 - March 31**

**2.99% Intro APR for 12 months\***

\*Rate reverts back to normal rate of 7.9% (credit score of 675+) or 12% (credit score of 674-) after 12 months.

**No Balance Transfer Fees!**



## UTFCU now participates in Invest In America

General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to see how much you can save and to request your GM Authorization Number.



## 2013 Annual Meeting

The 2013 Annual Meeting is in its early stages of planning. This is an important occasion for all of our members, and it's even more special this year because we will be celebrating our 50th Anniversary! Come to the event to meet your Board of Directors and Staff, hear reports on the state of the credit union, meet the 2014 scholarship winner(s), and catch up with friends. The meeting will also provide members a free buffet dinner, 50/50 raffles and, of course, great door prizes! We will also pull a grand prize winner of \$500. Date, time and location will be announced within the coming weeks. Watch for more information on the website and in the offices.

## FYI...

- Members can now enroll in paperless statements through the EZ Card Info website ([www.ezcardinfo.com](http://www.ezcardinfo.com)). Once logged into site, select Statements, then Delivery Options, and switch to Paperless.
- Beginning January 1, 2014, the University of Toledo Federal Credit Union will be raising the NSF fee (non-sufficient funds fee) to \$30.00.

*It's that time of the year again*

## We are giving away \$5,000 in college scholarship money!

UTFCU is giving away \$5,000 in scholarships to qualifying members. To qualify for a scholarship, the applicant must meet the following requirements:

1. Applicant must be a member of UTFCU and in good standing.
2. Applicant must be a high school graduate or graduating in 2014.
3. Applicant must complete the scholarship application and essay by the given deadline.

In 750 words or less, typed and double-spaced, in response to the following question:

**“In our current economic climate, what can Credit Unions do to help make a difference in our communities? What have you *personally* done to help make a difference in your community?”**



Essays will be judged on originality, attention to detail, specific examples, and grammar. The winner(s) will be recognized at the upcoming Annual Meeting. You may stop by any one of our three office locations to get your copy of the application and additional details or visit us online at [www.uoffcu.com/pages/scholarship-information.htm](http://www.uoffcu.com/pages/scholarship-information.htm)

## UTFCU is teaming up with Rocky's Technology Central (RTC)

RTC is an Apple Authorized Campus Store, located on UT's Main Campus in the Student Union, room 1560, that sells a wide range of Apple products as well as PCs, printers, gaming systems, accessories, and more.

*For all UT Faculty, Staff & Students:*

### Borrow up to \$1,500 at 6% APR for 12 months\*

\*Risk-based lending does not apply.

This rate is only good towards purchases at Rocky's Technology Central.

## We have discount Walleye Hockey tickets!

Discounted Walleye tickets have been made available to UT Federal Credit Union members. Discounts apply to all Walleye regular season home games and are based upon availability. No refunds or exchanges.

Tickets: \$13 per ticket for any box office purchase (savings of \$2 per ticket) or \$14 per ticket for online purchases.

Special Code: UTFCU

How to purchase: Visit [www.toledowalleye.com/schedule](http://www.toledowalleye.com/schedule). Choose "Buy Tickets" for the game of your choice, enter the special code offer, choose your seats, then print your tickets.



**3 Convenient Locations**

**MAIN OFFICE**

5248 Hill Avenue  
 Toledo, Ohio 43615  
 Ph: 419-534-3770  
 Fax: 419-534-3780  
 8 AM - 4 PM Mon. - Thurs.  
 8 AM - 6 PM 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 AM - 4 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 AM - 4 PM Mon - Fri

**LOANS**

**AUTOMOBILES & MOTORCYCLES AS LOW AS...**

<u>YEAR</u>	<u>RATE</u>	<u>TERM</u>
2013-2014	2.49% APR	up to 72 Months
2012-2013*	2.74% APR	up to 72 Months
2006-2011*	2.74% 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.*

**UTFCU Board of Directors**

<u>Board of Directors</u>	<u>Supervisory Committee</u>
Geoffrey Tracy, Chairman	Pam Beck
John Boening, Vice Chairman	Grace Brown
Katie Wagner, Treasurer	Dwight Stewart
Patricia Besner, Secretary	Tom Kowalski
Kellie McGilvray	<b><u>Operations Management</u></b>
William Logie	Steve Wagner, CEO
Kurt Zimmerman	

**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.
- e) Fees or other conditions may reduce earnings.

**SAVINGS ACCOUNTS:**

0.05% APR                      0.05% APY paid 12/31/13

**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.	0.75% APR	0.75% APY
48 mo./\$1000 min.	1.10% APR	1.10% APY
60 mo./\$1000 min.	1.40% APR	1.40% 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.	0.75% APR	1.00% APY
48 mo./\$2000 min.	1.10% APR	1.10% APY
60 mo./\$2000 min.	1.40% APR	1.40% APY

**IRA ACCOUNT:**

0.25% APR                      0.25% APY paid 12/31/13  
 0.25% APR                      0.25% APY to be paid 3/31/14

**MONEY MARKET**

\$2,500 – 10,000	0.10% APY
\$10,001 – 50,000	0.15% APY
\$50,001 – 100,000	0.20% APY
\$100,001+	0.25% APY

**RATES AND TERMS ARE SUBJECT TO CHANGE AFTER JANUARY 1, 2014**