

University of Toledo Federal Credit Union

# Money Matters

Make sure to bookmark  
our new Website!  
[www.uoffcu.com](http://www.uoffcu.com)

## Holidays & Office Closings

- New Year's Day: January 1  
All offices will be closed
- Martin Luther King Jr. Day:  
January 21  
All offices will be closed
- Valentine's Day:  
February 14
- Presidents' Day:  
February 18
- Daylight Savings Time  
Begins: March 10
- St. Patrick's Day:  
March 17
- First Day of Spring:  
March 20
- Easter:  
March 31

*We Follow University Policy for Inclement Weather  
If the University is closed, so are we!*



**Borrow up to \$7,500 with rates as low as  
2.50% for 12 months,  
3.50% for 24 months or  
4.50% for 36 months**

*\*Risk-Based Lending Applies*

### SAVE EVEN MORE!

*First Time Borrowers* - Take .50% off your rate!  
*Not a First Time Borrower?* You still have the  
opportunity to save up to .50%. Stop in or visit us online to learn how!

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Don't let our great rates  
pass you by!



Used cars (2005 and newer) starting at 2.99% for 60 months\*

New cars starting at 2.79% for 72 months

*\*Used 2011-2012 vehicles up to 72 months*

Refinance with us and get .25% off your rate!

*\*Risk-Based Lending Applies*

## Sign up for online banking and access your account from the comfort of your home

### 4 Easy Steps to Enroll:



1. Visit [www.uoffcu.com/pages/UTFCU-membership.html](http://www.uoffcu.com/pages/UTFCU-membership.html)
2. Go to “Services” tab
3. Fill out the Online Banking Application
4. Bring into one of our 3 locations or fax to Main Office at 419-534-3780

### Perks to Online Banking?

- Access your account balances, schedule transfers and find other important account information 24 hours per day 7 days a week from wherever there is internet access
- Monthly service charge is waived
- Save trees! Sign up for e-statements and receive your statements through e-mail rather than snail mail.

**\*Beginning April 1, 2013, in an effort to increase office productivity and to take advantage of the great technology we offer, we will no longer be fielding calls for balance inquiries, loan payments or account transfers. To prepare you for this, we will be 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.**

## WALLEYE DISCOUNTED TICKETS

The University of Toledo Federal Credit Union would like to share with our members a special opportunity. Discounted tickets have been made available to University of Toledo 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.



### NEED MONEY FOR SCHOOL?

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.



## \$5,000 IN COLLEGE SCHOLARSHIPS FOR MEMBERS

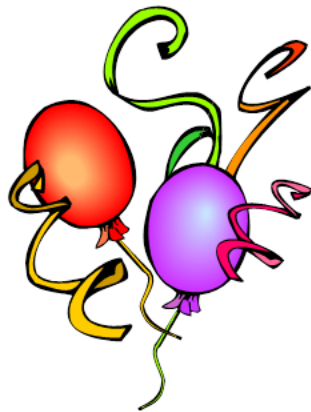
UTFCU is giving away \$5,000 in scholarships this year to qualifying members. To qualify for a scholarship, the applicant must meet the following qualifications:

- 1) Applicant must be a member of UTFCU and in good standing.
- 2) Applicant must be a high school graduate or graduating in 2013.
- 3) Applicant must complete the scholarship application and essay.



In 750 words or less typed and double spaced in response to the following question: *“Personal financial education is very important. How can the University of Toledo Federal Credit Union help you to become financially stable?”*

Essays will be judged on originality, attention to detail and specific examples. The winner(s) will be recognized at the upcoming Annual Meeting. You may stop by any one of our three offices to get your copy of the application and additional details.



### 2012 ANNUAL MEETING

The 2012 Annual Meeting is in its early stages of planning. This is an important occasion for all of our members! Come to the event to meet your Board of Directors and Staff, hear reports on the state of the credit union, meet the 2013 Scholarship winner(s), and catch up with friends. At the

meeting there will be a free dinner, 50/50 raffles and, of course, door prizes! Once again we will have a grand prize of \$500.00. Date, time and place will be announced within the coming weeks. Watch for more information on the website, in the offices and through online banking.

## THANK YOU FROM THE BOARD OF DIRECTORS!

The Board of Directors would like to show their appreciation to all of our members for their continued support year after year! As a token of our appreciation, the Board approved a 1.00% rebate on total interest paid on any consumer loan throughout the year. This rebate was deposited into your savings on December 21, 2012. Again, we thank you for your loyalty and support!



### LIKE US ON FACEBOOK

Stay up-to-date with the latest news, promotions and alerts!  
[www.facebook.com/UniversityOfToledoFCU](http://www.facebook.com/UniversityOfToledoFCU)



Use your smartphone to scan the QR code - this will take you right to our Facebook page!

## 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 12/30/12

### 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 12/30/12  
0.25% APR      0.25% APY to be paid 3/31/13

### 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 JANUARY 1ST, 2013**