

MONEY MATTERS

Holidays & Office Closings

- Independence Day:
Thursday, July 4
- All offices closed
- First day of classes at UT:
Monday, August 19
- First UT Football game:
Saturday, August 31 @
Florida
- Labor Day: Monday,
September 2
- All offices closed
- First **HOME** UT Football
Game: Saturday,
September 14 vs. Eastern
Washington

*Thank you for attending the
49th Annual Meeting!*

Congratulations to our 2013-2014 Scholarship Winners!



Pictured (left to right): Siedah Munerlyn, Steve Wagner -
UTFCU CEO, Kristen Marciniak, Sean Hickey

Kristen Marciniak
(1st Place = \$2,500)
Sean Hickey
(2nd Place = \$1,500)
Siedah Munerlyn
(3rd Place = \$1,000)



Pictured (left to right): David James, Steve Wagner,
Xiche Hue

**We would also like to congratulate
our Grand Prize winners!**

David James
(\$500)
Xiche Hue
(iPad Mini)

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*We are extending our 1% off loan special!!
We promise to beat your current loan rate at any
other institution by at least 1%!**

*Subject to qualifications. Excludes home equities, mortgages and VISAs.
Minimum finance rate 1%. New money only. Ends July 31, 2013



Score More with VISA Card[®]

Use your Scorecard Rewards Visa Credit Card on purchases and earn points to redeem for merchandise, airline tickets, hotels, activities and much more!

Win 1 of 33 prizes in the ScoreBIG sweepstakes! You're automatically entered just for being a cardholder! Earn an additional entry for each qualifying purchase made with your ScoreCard Rewards Card between **August 1 and October 30, 2013.**

Don't Sweat Your Auto Loan Debt



2.74% on all **new/untitled 2012-2014** vehicles **up to 72 months***

2.99% on all **used 2005 and newer** vehicles **up to 60 months***

*Used 2011-2012 can be up to 72 months

Or drive your loan to us and **refinance** to receive **.25% off** your loan!*



*Risk-based lending applies.



Movie tickets are back!!

Tickets can be used at Westfield Franklin Park, Fallen Timbers, Levis Commons, and Woodland Mall (BG)

FYI...

- UTFCU does not charge a fee for indirect vehicle loans.
- When visiting a Shared Branching location, make sure to have your **six-digit** account number with you, otherwise the institution will not be able to access your account.
- Planning to travel outside of the country? Let us know so that we don't mistake it as suspicious activity on your card.
 - We also have an International Prepaid "Chip Card." You will be able to travel worry-free knowing that you will have access to the cash you need!
- If you change your e-mail address, please let us know so that we can update it in our system and get communications out to you. You can e-mail the marketing manager, Kara Mominee, at kara.mominee@utoledo.edu with your updated e-mail address. Thank you!



Thinking about purchasing a new car? Make sure to research your finance options. 0% financing is not always the best option, as we will show you below. Many times it is to your advantage to take the rebate offered and finance with UTFCU at a slightly higher interest rate. Here is a comparison of a GM incentive offer and UTFCU financing for a 2013 Chevy Impala for 72 months:

<u>UTFCU</u>		<u>Dealer</u>
\$28,620	Vehicle MSRP	\$28,620
\$4,000	Rebate/Allowances Available	\$0
\$24,620	Amount Financed	\$28,620
2.74%	Annual Percentage Rate*	0%
\$371.24	Monthly Payment	\$397.50
\$26,729.28	Total Repayment (including interest)	\$28,620

*APR = Annual Percentage Rate. Actual rate and term are based on individual member’s credit worthiness, amount financed, collateral being offered, other conditions or restrictions may apply. Contact a UTFCU loan officer for details.



ROCKET FOOTBALL SPECIAL

University of Toledo Federal Credit Union members may purchase up to 4 tickets at \$12.50 per ticket for the games listed below using promo code "UTFC" online at www.utrockets.com, calling the UT Ticket Office at 419.530.GOLD (4653), or visiting the UT Ticket Office located in the Sullivan Athletic Complex at Savage Arena.

Toledo vs. Eastern Michigan on Saturday, November 2nd at 7 p.m.
Toledo vs. Northern Illinois on Wednesday, November 20th at 7 p.m.



We've got the summertime savings for you!

Toledo Zoo Adult Tickets - \$11.00

Toledo Zoo Child/Senior Tickets - \$8.00

Soak City - \$28.00

Cedar Point Child/Senior - \$25.00

Cedar Point Adults - \$43.00

**Cedar Point Ride & Refresh
 (unlimited fountain beverages for the day) - \$48.00**

**Toledo Mud Hens - Use discount code
 "UTFCU" on Mud Hens Website**

**Movie Tickets - \$8.00
 Junior popcorn & small drink coupon - \$6.00**

Money Matters

MAIN OFFICE

5248 Hill Avenue
Toledo, Ohio 43615
Ph: 419-534-3770
Fax: 419-534-3780
8:00 AM - 4:00 PM Mon. - Thurs.
8:00 AM - 6:00 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
8:00 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>
2012-2014	2.74% APR	up to 72 Months
2011-2012*	2.99% APR	up to 72 Months
2005-2010*	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.

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 6/30/13

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	0.75% 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 6/30/13
0.25% APR 0.25% APY to be paid 9/30/13

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 JULY 1, 2013

UTFCU Board of Directors

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