

MONEY MATTERS

Holidays & Office Closings

- Veteran's Day : Monday, November 11
- All offices closed
- Thanksgiving: Thursday and Friday, November 28 and 29
- All offices closed
- Christmas: Tuesday and Wednesday, December 24 and 25
- All offices closed
- New Years Day: Wednesday, January 1
- All offices closed

CREDIT UNION WEEK!

October 14-18, 2013

It's our week to celebrate **YOU**, our credit union members! We would like to thank you for making us a strong and successful financial institution since 1964! Stop into any one of our three locations during credit union week for your free 2014 planner!

Lunch will be served at the Hill Avenue office on Thursday, October 17 from 12pm until the food runs out.

Refreshments will be available Thursday at the main campus and HSC locations as well.

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ALL WEEK LONG
From October 14 - October 18

1% OFF YOUR NEW LOAN!

*New money only. Excludes home equities, mortgages and VISAs. Risk-based lending does apply.



Check out our holiday specials

Valid from November 1 - December 31



VISA Card Special

Shop Til You Drop with a 2.99% APR until June 30, 2014, on all purchases made November 1 through December 31!*

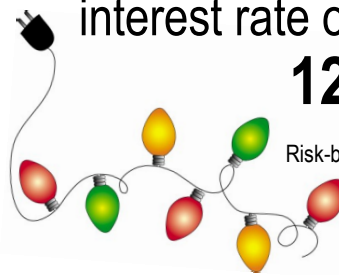
*Any unpaid promotional balance will revert back to standard APR on 7/1/2014.

and Triple Your Reward Points - Three points for every dollar spent from November 1 through December 31!

Brighten your day with a low-rate holiday loan!

Borrow up to **\$3,000** with an interest rate of **3.99%** for **12 months!***

*New money only. Risk-based lending does not apply.



Don't forget about our

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.



FYI...

We now offer:

- **Guaranteed Asset Protection (GAP)** - If your vehicle is damaged beyond repair or stolen, your insurance company may only pay what the vehicle is worth - which is often less than what you owe on your loan. GAP helps cancel the difference between the vehicle's value and the balance on your loan, helping to bring you peace of mind. Enroll today!
- **Mechanical Repair Coverage (MRC)** - MRC can help cover the unexpected costs of parts and labor and can help keep your vehicle on the road longer. If you're planning to keep your vehicle beyond the manufacturer's warranty, it could be the right way to go. Check with your loan officer for more details on MRC, including benefits, exclusions and limitations.



We now sell FoodieCards!



What are Foodie Cards? FoodieCards feature over 52 of the best local restaurants; each one is represented by a different card in your Foodie Deck! The best part is that FoodieCards are a playable deck of cards. Each card in the deck is a coupon worth \$10 off your order.* Purchase at any of our 3 locations! *That's over \$540 in value!* *minimum purchase required

Only \$20 per deck!



"Like" us on Facebook!
Facebook.com/UniversityOfToledoFCU

Have it your way and skip a pay for the holiday!

Our gift to you this holiday season is a good one! We are giving our members the chance to **skip a loan payment** in *either* November or December, to help you keep some extra cash in your pockets for the holidays.

Send in \$35.00 per loan to The University of Toledo Federal Credit Union, or drop off your payment to any one of our three office locations. You may not skip your loan payment(s) if your account is/has been delinquent for more than 30 days throughout the year, or if you are not a member in good standing.

Co-makers/co-signers will be required to sign the form. Signatures will be verified. If you take advantage of this program, you will extend the term of the loan you choose to skip. Skip a pay is equal to 2 bi-weekly payments or one monthly payment.

Rake in the Savings!

Borrow up to \$5,000 with rates as low as
5% APR for up to 36 months*

PLUS No payments for 60 days!



*New money only. Risk-based lending applies.

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>
2012-2014	2.74% APR	up to 72 Months
2011-2013*	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

- a) Dividends are paid from available earnings after required transfer to reserves.
- b) All Dividends are accrued daily.

- c) Dividends are compounded and paid quarterly. Dividends will not be paid if account is closed prior to accrued dividends being credited to account.
- d) Dividends are set by the Board of Directors.
- e) Dividends are subject to change without notice.
- f) 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 9/30/13

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 9/30/13
0.25% APR	0.25% APY	to be paid 12/31/13

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 OCTOBER 1, 2013



Member Spotlight
John Boening

John Boening, longtime credit union member and currently vice chairman of the UTFCU board, recently presented a paper at the Sorbonne (the University of Paris). John, who is a Professor Emeritus and former chairman of the English Department at UT, spoke at the 20th Triennial Congress of the International Comparative Literature Association, which was attended by over 1,500 scholars from Europe, Asia, the Americas, Africa, and the Middle East. John says he was impressed by the diversity of viewpoints the participants brought to the meetings, which were often lively and spirited.

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	<u>Operations Management</u>
William Logie	Steve Wagner, CEO
Kurt Zimmerman	