

University of Toledo Federal Credit Union

Money Matters

We Need Your Votes

Dates & Office Closings

- Easter: Sunday, April 8th
- Annual Meeting: Friday, April 20th at Gesu's Sullivan 6:00pm to 8:00pm. Drive-Thru closing @ 5:00pm
- Earth Day: Sunday, April 22
- Mother's Day: Sunday, May 13th
- Memorial Day: Monday, May 28th All Offices will be CLOSED!
- Flag Day: Thursday, June 14th
- Father's Day: Sunday, May 17th
- Summer Begins: Wednesday, June 20th

The members listed below have been determined to be members in good standing by the nominating committee. Here are the nominated names 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 offices. A completed ballot includes the voter's account number, name and signature. If you choose to mail it your ballot we will reimburse your account \$0.45 for the postage. Please mail to the main office: 5248 Hill Ave, Toledo, Ohio 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 18th, 2012. You must be at least 18 years of age to vote. The results of the election will be announced at the Annual Meeting on Friday, April 20th, 2012.

- Katie Wagner:** Katie is a current board member and in the late fall of 2010 she retired from being the President/CEO of the Credit Union. She was employed by the Credit Union for over 30 plus years. During her employment with the Credit Union she has seen the Credit Union grow from being just savings and loans to now offering a full range of financial services, including checking, money market, online banking, bill pay, IRA account and loan products. She also serves as a neighborhood representative for the United North.
- Kurt Zimmerman:** Has been a member of the credit union for over 25 year and is retired from the University of Toledo for over 14 years. He has thirty-eight years of professional and management experience in the petroleum, automotive and higher education fields including staff support and leadership options. He has a M.B.A. in Management & Finance and a B.B.A. in Personal Management & Finance both from Bowling Green State University.

Place an X next to Two 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 the offices.

Name: _____ Account No.: _____

Signature _____

Also anyone who is interested in being on the supervisory committee please submit a letter of interest to the Board of Directors for consideration. The letter can be mailed to the attention of the Board of Directions 5248 Hill Ave. Toledo, Ohio 43615 or you may drop off the letter to any office by May 1st, 2012.

Inside this issue:

Annual Meeting	2
Office closing early	2
Sam's Club Gift Card	3
Spring Loan Special	3
Car Loan Rates	3
Rates Information	4

Annual Meeting

The Annual Meeting will be held on Friday, April 20th, 2012 at Gesu's Sullivan Center from 6:00 pm to 8:00 pm with doors opening at 5:30 pm. This is a members only event. Tickets are still available. Pick up your tickets at any office . Come to the meeting to meet your Board of Directors & Staff, hear reports on the state of the credit union, meet the 2012 Scholarship winners and catch up with friends. After the meeting there will be a dinner, 50/50 raffles and door prizes. Once again we will have a grand prize winner of \$500.00! 50/50 tickets are currently being sold at all offices and you do not need to be present to win. We hope to see you there!



On Friday, April 20th, 2010 the drive-thru will be closing at 5:00pm due to the Annual Meeting.

Traveling with VISA?

If you are planning on using your VISA card while traveling abroad we have VISA traveling tips brochures available at all offices. Or go online to www.visa.com/gcas for their global customer assistance services. VISA can assist you 24 hours a day, 7 days a week, including holidays.



Spring & Summer Time Fun

Once again the credit union will be offering discounted tickets to the Toledo Zoo , Cedar Point and Soak City.
Toledo Zoo Adults \$11.00

Toledo Zoo Child/Senior \$8.00
Cedar Point Adults \$40.00
Cedar Point Child/Senior \$21.00

Soak City \$27.50

Ride & Slide \$78.50

We also have Rave Theaters tickets. Which are \$8.00 each and are available year round.

Spring Clean Up Loan Special

Spring is here! Time to start working on those home improvements, planning vacations and paying off other bills and credit cards. We want to help you! 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 .

Sam's Club Membership

Sam's Club is offering our members a \$25 Sam's Club Gift Card when you join or renew as a Plus Member. Or receive a \$10 Sam's Club Gift Card when you join or renew as a Business or Advantage Member. This offer is good through June 30, 2012. Certificates are available at each

office and are in this month's statement. Visit Sam-sClub.com/myplus and discover even more ways to save and all the exciting benefits of our best Membership. Sam's Club is located at 1300 E. Mall Dr. Toledo, OH 43528



Savings Made Simple

Car Loan Rates

The temperature is warming up but are car loan rates are still low! Rates as low as 2.99% for all New/Untitled 2011 & 2012 cars up to 72 months! Used cars (2004– newer) loan rates are as low as 3.24% up to 60 months and 72 months for used 2012 & 2011 cars.



Need Money for School?

We make it easy to finance your or your children's education. All checks will be made payable to the educational institution(s) of your choice. Loan rates as low as 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.



University of Toledo FCU

5248 Hill Ave.
 Toledo, Ohio 43615-5868
 Phone: 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

HSC OFFICE

Mulford Library, Room 13E
 3025 Library Circle Dr., Mailstop 1080
 Toledo, Ohio 43614-8000
 Phone: 419-383-4470
 Fax: 419-383-2850
 8:00 AM – 4:00 PM Mon – Fri

UT CAMPUS OFFICE

Student Union, Room 3019
 2801 West Bancroft, Mailstop 124
 Toledo, Ohio 43606-3390
 Phone: 419-530-2316
 Fax: 419-530-8426
 8:00 AM – 4:00 PM Mon – Fri

LOANS

Automobile Loan Rates as low as...

2012-2011 2.99% APR up to 72 Months
 2011-2010* 3.24% APR up to 72 Months
 2010-2004* 3.24% APR up to 60 Months
 (*Previously Titled Motor Vehicles)

Boat Loan Rates as low as...

Loan Amount	Rate	Term
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 have rates as low as 7.99% APR

Other Loans

Type	Base Rate
Signature	8.00%APR
Computer	8.00%APR
Shared Covered	4.10%APR**
Tuition	3.99%APR
VISA Classic	12.00%APR
VISA Platinum	7.90%APR

First Mortgages, Second Mortgages, & Home Equity Lines of Credit also available!

****Current savings rate plus 4%****

*Annual Percentage Rates are based on the member's individual credit worthiness. Rates will never exceed the limits set by the NCUA, which currently is 18%. Loans exempt from Risk Based Pricing are: Tuition Loans, Home Equity Loans & VISA Credit Cards.

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

Nature of Dividends

Dividends are paid from available earnings after required transfer to reserves.

All Dividends are accrued daily.

Dividends are compounded & 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)

APY 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 computing for an annual period.

Fees or other conditions may reduce earnings.

Savings Accounts:

0.10% APR 0.10% APY paid 03/3/12

Savings Certificates:

12 month/\$1000 min.	0.35% APR	0.35% APY
24 month/\$1000 min.	0.50% APR	0.50% APY
36 month/\$1000 min.	1.00% APR	1.00% APY

IRA Certificates:

12 month/\$2000 min.	0.35% APR	0.35% APY
24 month/\$2000 min.	0.50% APR	0.50% APY
36 month/\$2000 min.	1.00% APR	1.00% APY

IRA Account:

0.25% APR	0.25% APY	paid 03/31/12
0.25% APR	0.25% APY	to be paid 06/30/12

Money Market

\$2,500 – 10,000	0.10% APY
\$10,001 – 25,000	0.20% APY
\$25,001 – 50,000	0.30% APY
\$50,001- 100,000	0.40% APY
\$100,001+	0.50% APY

Rates and terms are subject to change after April 1st, 2012

University of Toledo FCU Board

Board of Directors

Geoffrey Tracy, Chairman
 John Boening, Vice Chairman
 Patricia Besner
 William Logie
 Kellie McGilvray
 Shelia Stewart
 Katie Wagner

Supervisory Committee

Pam Beck
 Grace Brown

Operations Management

Steve Wagner, CEO