

MONEY MATTERS

WE NEED YOUR VOTES!

Holidays & Office Closings

- ◆ Easter:
Sunday, April 16
- ◆ Annual Meeting:
Friday, April 21
- Hill Avenue drive-thru closes
at 5:00 p.m.
- ◆ Mother's Day:
Sunday, May 14
- ◆ Memorial Day:
Monday, May 29
- ◆ Father's Day:
Sunday, June 18

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The members listed below have been determined to be members in good standing by the nominating committee. Here are the nominated names (in alphabetical order) for the Board of Directors followed by a short bio. Please vote for **ONLY THREE** of the following members. After selecting your candidates, please complete the ballot providing all the proper information requested and send it to the credit union via postal mail (**Attn: Nominations Committee 5248 Hill Avenue, Toledo, OH 43615**) or drop it into the ballot box at any of our three office locations. A completed ballot includes the voters account number, name, and signature. If you choose to mail your ballot we will reimburse your account \$.49 for the postage. Each member is entitled to only one vote. **Ballots must be received by close of business on April 17, 2017.** You must be at least 18 years of age to vote.

The results of the election will be presented at the Annual Meeting on April 21, 2017.

Jon Eadie

Jon is a 1997 graduate of The University of Toledo College of Law and a member of the UT Federal Credit Union since 2013. After graduation from the UT Law School, Jon passed the Michigan bar exam and has practiced law in Southeast Michigan ever since. His practice now is primarily in real estate and commercial law. Issues involving depository institutions do come across his desk on a fairly regular basis, especially in the context of real estate transactions. In Jon's prior work with Fenton Excavation in Michigan he regularly dealt with a heavily regulated construction company's interactions with state and federal regulators and advised how to comply with those regulations.

Jon currently lives in Grosse Point Park, MI with his wife and two dogs. For the past ten years he has served on the board of directors for a corporation that owns and operates student housing in Mt. Pleasant, MI.

James Hartung

James currently serves as the President of the Board of Trustees of Toledo Sister Cities International. He is an internationally recognized leader in public port administration, intermodal-system's development, management and urban affairs. He is the former President/CEO of the Toledo-Lucas County Port Authority and is recognized for directing, and promoting Northwest Ohio as a major intermodal center and for the administration of a nationally recognized *Innovative Project Financing Program*.

He was a major spokesman for the maritime industry regionally, nationally and internationally. He served as Chairman of the American Association of Port Authority and served 8 years as Chairman of The International Cargo Handling Coordination Association.

He has been the recipient of numerous awards. In 1992 James was named *Great Lakes Man of the year*, The 2002, Humanitarian of the Year by the Greater Toledo Urban League, the 2003 Transportation Professional of the Year by the Toledo Transportation Club and in 2001 was the first recipient of the Northwest Indiana World Trade Council's *James H. Hartung Lifetime Achievement and Leadership Award* which is now awarded annually for leadership in promoting international commerce and understanding.

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Andrew Jorgensen

Andrew's membership in the credit union began shortly after he arrived at UT in August of 1988 and has continued throughout that time. He has used many, many of the features provided and has been extremely pleased with the staff and terms of these services.

In the past Andrew has been involved in a number of financial activities. These include:

- Serving on UT's Budget and Finance Committee;
- Serving as Assistant Treasurer of his church;
- Administering a university account for a program he directed;
- Assisted in the budgeting and expense management of his home department as the associate chair for many years.

Because Andrew will be retiring from fulltime service at UT after the present semester, he will have the time to devote to credit union business. Andrew would be pleased to serve this organization which has provided so many benefits to him and his family over the years.

Linda Murphy

Linda has been a UTFCU member for over forty years and now, as a retiree, affirms that she has both the time and commitment to serve on its Board of Directors. She moved to Toledo as a teenager and, after completing her secondary education at DeVilbiss High School, completed three degrees in education at The University of Toledo. Her professional career has been dedicated to public education, having worked in a variety of positions ranging from high school math/science teacher, guidance counselor and school psychologist to university professor, administrator, and dean.

Linda and her husband, Dr. Charles (Charlie) Murphy, raised two children, Charles Jr., and Mary Anne. They, in turn, awarded their parents with the love and companionship of seven grandchildren and (currently) four great grandchildren! Over the years, Linda's hobbies and favorite activities have ranged from handling her bullmastiff dogs in the show ring to boating, bowling, swimming, duplicate bridge, travel, and performing favorite American folk tunes on the accordion.

Kellie McGilvray

Kellie has been part of the UT Federal Credit Union since 2002 as an employee and 2011 as a Board Member. She worked for the UTFCU for five years as the Marketing Director, leaving to further her career as a professor at Tiffin University. While at the UTFCU, she assisted Kate Wagner in hiring, training and supervising processes, as well as the events planning for the membership and employees. She implemented, designed and created the marketing strategies, direct mail and marketing budget. Kellie currently works at Tiffin University as an Associate Professor of Marketing and Business in the undergraduate and graduate programs. She has been with Tiffin University since 2001. Kellie has a well-rounded education and completed her PhD from The University of Toledo in 2013. She stated that it would be an honor to be voted in for another term, to allow her insight, opinions and education to help in continuing the success of the UT Federal Credit Union. Kellie looks forward to working with UTFCU, again.

Joy Seifert

Joy Seifert has been a member of the University of Toledo Federal Credit Union and employed at The University of Toledo for 27+ years. Her recent roll at the university is the director of Auxiliary Services; a role she has held for the last seven years.

Joy earned her master's in Business Administration from The University of Toledo and her undergrad from The University of Findlay. As the leader of multi-unit operations, she has effectively increased sales, increased the bottom line, gained efficiencies while reducing costs. Her leadership and vision has afforded the business units the ability to move from manual and antiquated processes to automated, customer focused and financially sound operations. Joy excels in dynamic, demanding environments while remaining realistic and focused.

In her free time, Joy enjoys staying busy, spending time with friends and family, working on various crafts, helping others, as well as getting in a round of golf and taking long walks with her dogs.

Sammy Spann

Dr. Spann is currently the Assistant Provost of the Center for International Studies and Programs (CISP) and the Center for Experiential Learning and Career Services (CELCS) at The University of Toledo. CISP includes the American Language Institute (ALI), Office of International Student & Scholar Services (OISSS), the Confucius Institute and Education Abroad. He is also the Director of Camp Adventure. The Camp Adventure™ program serves children of military families overseas by integrating UT students learning with service.

Place an "X" next to the THREE candidates you wish to vote into our Board of Directors positions.

Name: _____ Account Number: _____

Signature _____

JOIN US!

THE ANNUAL MEETING IS FRIDAY, APRIL 21

GESU Sullivan Center
2049 Parkside Blvd., Toledo, OH 43607
5:30 p.m.—7:30 p.m.

This is a member-only event. Get your tickets at any of our three office locations while tickets are still available.

Come meet the Board of Directors and UTFCU staff members, hear a report on the state of the credit union, meet the 2017 scholarship winners, and mingle with friends. A complimentary catered dinner buffet will be served along with an open bar of beer and select liquor.

Don't miss out on door giveaways and prizes as well as 50/50 raffles, which can be purchased at any of our office locations before the event. Members do not need to be present to win the 50/50 raffles.

50/50 ticket prices are:

1 ticket for \$1.00

5 tickets for \$2.00

20 tickets for \$5.00

The Hill Avenue office drive-thru will close at 5:00 p.m. on Friday, April 21

DISCOUNT TICKETS

Cedar Point

Adult 1-day—\$50

Ride & Refresh—\$54

Junior/Senior—\$44

Adult 2-day—\$75

Cedar Point Shores (newly named waterpark)—\$34

Toledo Zoo (Online only)

<https://etickets.toledozeo.org/Info.aspx?ActivityID=620>

Adult—\$16

Child/Senior—\$13

Parking—\$7

Cinemark Movie Theatres

Movie Ticket—\$8.50

Concession Ticket (junior popcorn & small pop)—\$6

USE YOUR UTFCU VISA CARD & WATCH THOSE POINTS ADD UP!

Get **DOUBLE** ScoreCard Reward Points[®] when you use your UTFCU Visa credit card during 2017 in the following categories:



January—Recurring bill pay

February—January + Gas

March—February + Home improvement stores

April—March + Cruises & Travel Agencies

May—April + Lodging & Airlines

June—May + Education

July—June + Entertainment & Amusement

August—July + Drugstores & Pharmacies

September—August + Healthcare

October—September + Restaurants & Bars

November—October + Department Stores & Sporting Goods

December—November + Grocery Stores

Each month, we **ADD** a category—Start with **ONE** category in January, pick up an additional one each month, end with **ALL 12** in December!

Money Matters

MAIN OFFICE

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

*Lobby closes at 4:30 PM

UT MAIN CAMPUS OFFICE

Student Union, Room 1570
2801 West Bancroft St., MS 124
Toledo, Ohio 43606
Ph: 419-530-2316
Fax: 419-530-8426
8AM - 4PM 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
8AM - 4PM Mon - Fri

LOANS

AUTOMOBILES & MOTORCYCLES AS LOW AS...

<u>YEAR</u>	<u>RATE</u>	<u>TERM</u>
2016-2017*	2.49% APR	Up to 72 Months
2015-2016	2.74% APR	Up to 72 Months
2009-2014	2.74% APR	Up to 60 Months
2007-2008	2.74% APR	Up to 48 Months

(*Previously untitled 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 Platinum	7.90% or 12.00% APR

FIRST MORTGAGES, SECOND MORTGAGES AND HOME EQUITY LINES OF CREDIT ALSO AVAILABLE!

*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, and Home Equity Loans.

**Current savings rate plus 4%.

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

UTFCU Board of Directors

Board of Directors

Geoffrey Tracy, Chairman
William Logie, Vice Chairman
Patricia Besner, Secretary
Thomas Trimble, Treasurer
Joely Giammarco
Kellie McGilvray
Steve Wagner

Supervisory Committee

Patricia Besner
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 3/31/17

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 3/31/17
0.25% APR 0.25% APY to be paid 6/30/17

MONEY MARKET

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

RATES AND TERMS ARE SUBJECT TO CHANGE AFTER APRIL 1, 2017

