

# MONEY MATTERS

## Holidays & Office Closings

- ◆ Easter: Sunday, April 4
- ◆ Annual Meeting: Postponed until further notice
- ◆ Mother's Day: Sunday, May 9
- ◆ Memorial Day: Monday, May 31  
ALL OFFICES CLOSED
- ◆ Father's Day: Sunday, June 20

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## WE NEED YOUR VOTES!



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 TWO** 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 \$.55 for the postage. Each member is entitled to only one vote. **Ballots must be received by close of business on May 7, 2021.** You must be at least 18 years of age to vote.

### Toni Blochowski

Toni is a retiree of The University of Toledo, working in the areas of Finance Administration and the President's Office during her 15 years of service. Toni served as the Executive Assistant to the Chief Financial Officer, handling time-sensitive and confidential information on a daily basis. She also served as the Executive Assistant to the Chief of Staff to the President and VP of Government relations for three years, working with State and Local government officials on political issues that were relevant to UT, as well as daily matters the President assigned to the Chief of Staff. When ProMedica and The University of Toledo entered into an Academic Affiliation Agreement in 2010, President Jacobs and Chancellor Gold assigned her to be the Liaison for the Academic Affiliation, due to her twenty-five years of service with ProMedica and working with the senior executive staff of ProMedica, prior to joining UT.

As mentioned above, she also enjoyed twenty-five years at The Toledo Hospital, which evolved into the ProMedica Health System. Toni had the advantage of seeing ProMedica come to fruition through her twenty years as the Sr. Executive Assistant to the Corporate Chief Financial Officer/Treasurer. Involved with acquisitions and mergers of hospitals and physician practices, it was an exciting time as the health care industry was changing and evolving into a major commerce.

Prior to employment at UT, Toni worked out of her home for 4.5 years, providing professional services to outside businesses that included bookkeeping, project management, webpage design and maintenance, and consulting services relative to office management and organization. Her career includes extensive background as a senior executive assistant spanning more than 40 years at The University of Toledo and ProMedica. She has excellent Microsoft knowledge and is always willing to learn new skills and take on challenges. Toni has an Associates Degree with an emphasis in accounting from The University of Toledo, owned her own business that included accounting responsibilities and served on her Church's Parish Finance Council. Toni is trustworthy to handle sensitive and confidential situations with the utmost attention. She has been a member of the UT Federal Credit Union since 2004 and would welcome the opportunity to serve the institution as one of its Board of Directors.



**BOARD OF DIRECTORS NOMINEES CONTINUED...**

**Dana Hollie**

Dana has been a member of the University of Toledo Federal Credit Union since 2018 when she relocated to Toledo. She is the Alan H. and Karen A. Barry Endowed Professor of Accounting in the College of Business and Innovation at the University of Toledo and the Faculty Athletic Representative to the MAC & NCAA for the University of Toledo. She is a licensed CPA and has an MBA and a Bachelors, Masters, and Ph.D. in Accounting.

Prior to academia she has worked in the accounting profession with responsibilities such as a business analyst & an assistant controller analyzing and preparing financial statements, as well as a consultant for companies such as Andersen Consulting (now Accenture), Booz Allen Hamilton, and the Northern Virginia Small Business Development Center. She most recently served one year as a Financial Economist Visiting Scholar at the Securities & Exchange Commission in Washington, DC. She has served two years on the Buffalo Soldiers National Museum board in Houston, one year on the board of the Houston Metropolitan Dance Company, and two years on the Audit Committee of the Baton Rouge Chapter of Jack & Jill of America, Inc.

Prior to arriving to Toledo, she has volunteered for various community organizations and activities. More recently she serves as an active member of the Junior League of Toledo and the United Way (more specifically with their Women’s Initiative Spring Panel Committee). As a UT faculty member, she has a vested interest in the success of the University of Toledo Federal Credit Union. She is looking to get more immersed in the Toledo community and would be honored to serve on the board where she can contribute to the continued success of the University of Toledo Federal Credit Union.

**Deborah Sobczak**

Deb recently retired (3/1/2021) as Director of Student Services and Pre-pharmacy Academic Advisor for the College of Pharmacy & Pharmaceutical Sciences. She began working in CPPS in 1995 and became a member of the UTFUCU almost 23 years ago. Deb has participated tirelessly on numerous committees across campus, with 9 years on Professional Staff Council (including time as Chair/Co-chair) and most proudly, as Chair of the PSA Sick Leave Bank for over a decade. Her second 2-year term as Treasurer for the Ohio Academic Advising Association (OHAAA) will end in June.

Prior to her employment at The University of Toledo, Deb was the Credit Manager of the Bostwick-Braun Company and sat on the Executive Board of the Ottawa Coalition (501c3). She earned her dual management/finance BBA as an adult, first-generation student from The University of Toledo. Deb strongly believes in the power of credit unions to help their community and members; and she is eager for this possible opportunity to serve as a dedicated, efficient, and ethical UTFUCU Board Member.

**Steve Wagner**

Steve has been the CEO of UTFUCU since November of 2010 and has been a member of the credit union since 1981. He has worked for several area credit unions and investment firms since graduating from the University of Findlay in 1994 with a degree in Finance. He has lived in the Toledo area his entire life and is a graduate of Central Catholic High School.

**VOTER INFORMATION**

Place an “X” next to the **TWO** candidates you wish to vote into our Board of Directors positions.

Name:

\_\_\_\_\_

Account Number:

\_\_\_\_\_

Signature:

\_\_\_\_\_



**INTO ACTION WITH A  
PERSONAL LOAN  
FROM UTFCU!**

**TAKE 1% OFF  
YOUR CURRENT RATE  
ON AN UNSECURED LOAN!\***



NEW MONEY ONLY

DOES NOT APPLY  
TO VISA CARDS

RISK BASED  
PRICING APPLIES

OFFER EXPIRES  
JUNE 30, 2021

**UTFCU WOULD LIKE TO ENCOURAGE OUR MEMBERS TO  
SUPPORT UTOLEDO'S DAY OF GIVING**



Join Rockets everywhere in creating opportunities for hardworking students, advancing breakthroughs for researchers, providing hope for patients and supporting champions in UT's athletic programs.

**FOR MORE INFORMATION ON HOW YOU CAN HELP MAKE A DIFFERENCE VISIT**

**give.utoledo.edu**

# 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 4:00 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  
9AM - 3PM Mon - Fri

## LOANS

### AUTOMOBILES & MOTORCYCLES AS LOW AS...

<u>YEAR</u>	<u>RATE</u>	<u>TERM</u>
2020-2021*	2.74% APR	Up to 72 Months
2019-2020	2.74% APR	Up to 72 Months
2013-2018	2.74% APR	Up to 60 Months
2011-2012	2.74% APR	Up to 48 Months

(\*Previously untitled motor vehicles)

We are part of the Credit Union Indirect Auto Lending Program which allows members to fill out and sign paperwork at the majority of dealerships in the area.

### BOATS AS LOW AS...

<u>LOAN AMOUNT</u>	<u>RATE</u>	<u>TERM</u>
Up to \$15,000	7.74% APR	Up to 72 Months
Over \$15,000	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	9.00% APR*
Share Covered	4.05% APR**
Tuition	4.99% 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.*

## 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 03/31/21

### SAVINGS CERTIFICATES:

12 mo./\$1000 min.	0.45% APR	0.45% APY
24 mo./\$1000 min.	0.50% APR	0.50% APY
36 mo./\$1000 min.	0.55% APR	0.55% APY
48 mo./\$1000 min.	0.65% APR	0.65% APY
60 mo./\$1000 min.	0.75% APR	0.75% APY

### IRA CERTIFICATES:

12 mo./\$1000 min.	0.45% APR	0.45% APY
24 mo./\$1000 min.	0.50% APR	0.50% APY
36 mo./\$1000 min.	0.55% APR	0.55% APY
48 mo./\$1000 min.	0.65% APR	0.65% APY
60 mo./\$1000 min.	0.75% APR	0.75% APY

### IRA ACCOUNT

0.10% APR      0.10% APY      paid 03/31/21  
0.10% APR      0.10% APY      to be paid 06/30/21

### 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

## UTFCU Board of Directors

### Board of Directors

Thomas Trimble, Chairman  
Kellie McGilvray, Vice Chairman  
Andrew Jorgensen, Treasurer  
Greg Cook  
Linda Murphy  
Steve Wagner  
Jack Wise

### Supervisory Committee

Joy Seifert, Chairman  
Brenda McKinley, Secretary  
Josh Krupinski  
Bill Logie  
Dwight Stewart  
**Operations Management**  
Steve Wagner, CEO

**WITH THE FLUCTUATING ECONOMIC CONDITIONS,  
RATES AND TERMS ARE SUBJECT TO CHANGE  
AFTER APRIL 1, 2021.**

