

# MONEY MATTERS

## Holidays & Office Closings

- Easter  
Sunday, April 17
- Mother's Day  
Sunday, May 8
- Memorial Day  
Monday, May 30  
- ALL OFFICES CLOSED
- Father's Day  
Sunday, June 19
- Fourth of July  
Monday, July 4  
-ALL OFFICES CLOSED

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## Spring is here!

Get prepared for inclement weather now. Make sure you know where the safe space is in your home and that you have extra supplies and batteries.

## 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 \$.58 for the postage. Each member is entitled to only one vote. **Ballots must be received by close of business on May 6, 2022.** You must be at least 18 years of age to vote.

### Mary Morrison

I am a current employee of The University of Toledo, working in the office of Faculty Affairs and Academic Administration.

I have been a "Rocket" since I came to the University as a freshman in 1980. I was lucky enough to land a position at the University in 1984 in the Financial Aid Office. I have since worked in many areas of the University including the Alumni Office, Admissions, the College of Law, the University Foundation and Faculty Labor Relations. You might also see me at any and every UT football and basketball game as I work as a statistician for the Sports Information Office.

I have been a member of the Credit Union since the 1980's. I have always felt connected to UT through my affiliation (even when I left UT employment and returned.)

I believe our Credit Union is a service that 'takes care of our own' by providing excellent financial services as well as advice. I would be thrilled to be more closely associated as a board member.

My undergraduate degree was in Finance, and in many ways my career has always included some aspect of financial affiliation.

### Tom Trimble

Tom has spent the last 8 years on our Board of Directors at UTFCU, including the last six years as Chairman of the board. Tom began his higher education career at The University of Toledo in 1978 with a BS in Business Administration and an MS in Counseling. He worked his entire higher education career in the Division of Student Affairs in a variety of positions all related to the Student Union and ranging from advising student organizations to facility operations and lead administrator, which continued to be the case until he retired in 2011. Since retiring, he has assumed the leadership of the UT Alumni & Retirees Golf League and volunteer work with his church in Perrysburg. After finishing a temporary appointment, he is in a permanent part time position at the UT Foundation in the Office of Special Events since 2017. He has been a member of UTFCU for over 40 years and continues to be a supporter of Rocket Athletics and The University of Toledo.



BOARD OF DIRECTORS NOMINEES CONTINUED...

VOTER INFORMATION

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

Name:

\_\_\_\_\_

Account Number:

\_\_\_\_\_

Signature:

\_\_\_\_\_

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

**give.utoledo.edu**



## INTO ACTION WITH A PERSONAL LOAN FROM UTFCU!

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



NEW MONEY ONLY

DOES NOT APPLY  
TO VISA CARDS

RISK BASED  
PRICING APPLIES

OFFER EXPIRES  
JUNE 30, 2022



If you receive phone calls from anyone claiming to be your financial institution and they are asking for information, do NOT give it. We will NOT call and ask you for personal pieces of information – we already have it.

To help keep your information safe, we encourage you to remember that:

1. UTFCU will never ask you over the phone for your PIN, CV2 codes or Expiration Dates.
2. A text alert warning of suspicious activity on a card will NEVER include:
  - A link to be clicked. Cardholders should never click on a link in a text message that is supposedly from us.
  - A vague reference to a "Merchant" transaction; details should be included.
  - Requests for cardholder data such as card numbers, PINs, CV2 Codes, Expiration Date.
3. If you receive a phone call from a UTFCU fraud agent, no personal information will be requested unless the cardholder confirms that a transaction is fraudulent.

If at any point you, the cardholder, are uncertain about questions being asked or the call itself, you should hang up and call us directly.



# 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  
 Closed 1PM- 2PM

### 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>
2021-2022*	2.74% APR	Up to 72 Months
2020-2021	2.74% APR	Up to 72 Months
2014-2019	2.74% APR	Up to 60 Months
2012-2013	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	8.00% 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**

- 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% APY paid 3/31/22

#### **SAVINGS CERTIFICATES:**

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

#### **IRA CERTIFICATES:**

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

#### **IRA ACCOUNT**

0.10% APY paid 3/31/22  
0.10% APY to be paid 06/30/22

#### **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  
 Deborah Sobczak  
 Steve Wagner  
 Jack Wise

#### Supervisory Committee

Josh Krupinski  
 Dwight Stewart  
 Crystal Taylor

#### Operations Management

Steve Wagner, CEO

WITH THE FLUCTUATING ECONOMIC CONDITIONS, RATES AND TERMS ARE SUBJECT TO CHANGE AFTER APRIL 1, 2022.

