



UTFCU NEWSLETTER

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HOLIDAYS & OFFICE CLOSINGS

Annual Meeting

Friday, May 12th
GESU Sullivan Center
Drive thru closing at 5pm

Memorial Day

Monday, May 29th
ALL OFFICES CLOSED

Fourth of July

Tuesday, July 4th
ALL OFFICES CLOSED

WE NEED YOUR VOTES

The members listed on page three have been determined to be members in good standing by the nominating committee. 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 \$0.63 for the postage. Each member is entitled to only one vote. Ballots must be received by the close of business on **April 28, 2023**.

*You must be at least 18 years of age to vote.

DON'T FORGET TO GET YOUR TICKETS!

FOR OUR 2023 ANNUAL MEETING

This years Annual Meeting will be held on Friday, May 12, 2023 at the GESU Sullivan Center from 5:30 pm to 8:00 pm.

Come to this annual event to meet our Staff and Board of Directors, hear reports on the state of the credit union, meet the 2023 scholarship winners and catch up with friends.

Due to high demand, this is members-only event. Pick up your tickets at any one of our three office locations starting Monday April 3rd!

DID YOU KNOW?

That our drive-thru on Hill Ave.
stays open until 6pm on Fridays?





Make your Move in 2023!

Whether you're planning on renovating your home or starting your own small business, now is the perfect time to get started, and see if our HELOC could help!

Our Home Equity Line of Credit features:

- No closing costs
- ~~Intro rate of 0% for the first 90 days~~
- Variable rate currently at 7.25% APR*
- Loan amounts based on equity in your home
- 8-year advancement period; 20-year term
- UTFCU will loan 80% of appraisal minus 1st mortgage balance

Call us at (419) 534-3770 to make an appointment with our lending department!

*APR = Annual Percentage Rate. Periodic Rate is Based on the Wall Street Journal Prime Rate. APR can change quarterly on the first of January, April, July and October. Maximum APR that can apply is 18%

COMING SOON...



Our main branch at UTFCU is getting a facelift!
Stay tuned for updates and announcements on our website and Facebook page!



TOP 5

cyber security tips

Tip #1 - You are a target to hackers

Assume it could happen to you. We are all at risk and the stakes are high - both for your personal and financial well-being

Tip #2 - Keep software up-to-date

Installing software updates for your operating system and programs is critical. Always install the latest security updates for your devices by turning on Automatic Updates for your operating system and using web browsers such as Chrome or Firefox that receive frequent, automatic security updates.

Tip #3 - Beware of Phishing Scams

Phishing scams are a constant threat - using various social engineering ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information. Be suspicious of email messages or phone calls asking for personal or financial information.

Tip #4 - Be careful what you click

Avoid visiting unknown websites or downloading software from untrusted sources. These sites often host malware that will automatically install and compromise your computer. If attachments or links in the email are unexpected or suspicious for any reason, don't click on it.

Tip #5 - Back up your data

Back up regularly - if you are a victim of a security incident, the only guaranteed way to repair your computer is to erase and re-install the system.

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

- Aleiah Jones, M.A.** serves as the associate director of the Office of Multicultural Student Success at The University of Toledo. Her office leads the diversity, equity, and inclusion efforts for students on campus by providing meaningful programming and events that help build the Rocket community. She is a first-generation Latina graduate and was born and raised in Toledo, Ohio. Aleiah earned both her bachelor's (magna cum laude) and master's degrees in sociology from UToledo. Aleiah has been an active member of UTFCU for nearly a decade. She learned a lot during her own journey to become debt free and has been educating the community for years. Aleiah has served on the board for Nueva Esperanza Community Credit Union, Ohio's only Latino credit union, for five years and has helped guide the credit union to sustainability. Passionate about financial literacy and well-being; she wants to grow membership and promote the scholarship to students so they can access the many benefits of the University of Toledo Federal Credit Union.
- Gregory Matuszynski II** was born and raised in Toledo, Ohio. Greg graduated from Morrison R. Waite High School in 2016. Then, Greg attended the University of Toledo majoring in Communication Studies. Upon graduating summa cum laude in 2020, he began working in healthcare assuming various patient access positions. During this time, Greg earned his Master of Business Administration from Western Governors University. In 2021, Greg began working at the University of Toledo Medical Center as the Patient Access Operations Supervisor. In 2022, he accepted a new opportunity as the Clinic Manager for outpatient psychiatry. Outside of work, Greg is a part-time doctoral student in the health education and promotion program at the University of Toledo.
- Kellie McGilvray** has been a part of the University of Toledo Federal Credit Union since 2002 as an employee and 2011 as a Board Member. She worked for UTFCU for five years as the Marketing Director, leaving to further her career as a professor at Tiffin University. Kellie earned a PhD from the University of Toledo in 2013, which means she has a personal interest in both the success of the credit union and the partnership/relationship with UT. Kellie understands there are many opportunities to meet student and faculty needs of the university as well as maintain a great working environment for the employees at UTFCU. She is currently an Associate Professor of Marketing, Assistant Dean and Internship Director for the School of Business at Tiffin University. She has been with Tiffin University since 2001. Kellie believes it would be an honor to be voted in for another term and to allow her insight, opinions and education help continue the success of the University of Toledo Federal Credit Union.
- JonDareo' Northington** is a UToledo graduate with a bachelor's degree in information systems and marketing. I currently work as an IT auditor within a CPA firm and have former experience working in the banking industry as a personal banker. I have used my skills in marketing to help build brands, coordinate events and develop relationships that have driven me to strive for what's better for the collective than myself. In my pass time, I like to develop my sharpness in muay thai classes and spend time with my family. These skills have helped me become analytical and detail-oriented. I would like to bring my expertise in information technology and background in banking to help protect the assets of UTFCU and its community while bringing a view to the board that is creative and very informative.

Name: _____ **Account Number:** _____

Signature: _____

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.

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 4:00pm

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...

Year	Rate	Term
2022-2023*	4.49% APR	Up to 72 Months
2021-2022	4.49% APR	Up to 72 Months
2015-2020	4.49% APR	Up to 60 Months
2013-2014	4.49% 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...

Loan Amount	Rate	Term
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

Type	Base Rate
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.

UNIVERSITY OF TOLEDO FEDERAL CREDIT UNION BOARD OF DIRECTORS

BOARD OF DIRECTORS

Thomas Trimble, Chairman
Kellie McGilvray, Vice Chairman
Deborah Sobczak, Treasurer
Greg Cook, Secretary
Andrew Jorgensen
Steve Wagner
Mary Morrison

SUPERVISORY COMMITTEE

Crystal Taylor
Richard Springman
Laurie Flowers

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% APY paid 3/31/23

Savings Certificates:

12 mo./\$1000 min.	3.60% APR	3.65% APY
24 mo./\$1000 min.	3.70% APR	3.75% APY
36 mo./\$1000 min.	3.80% APR	3.85% APY
48 mo./\$1000 min.	3.90% APR	3.96% APY
60 mo./\$1000 min.	4.00% APR	4.06% APY

IRA Certificates:

12 mo./\$1000 min.	3.60% APR	3.65% APY
24 mo./\$1000 min.	3.70% APR	3.75% APY
36 mo./\$1000 min.	3.80% APR	3.85% APY
48 mo./\$1000 min.	3.90% APR	3.96% APY
60 mo./\$1000 min.	4.00% APR	4.06% APY

IRA Account

0.10% APY paid 3/31/23
0.10% APY to be paid 6/30/23

Money Market

\$2,500 - 10,000	2.50%*	2.53% APY
\$10,001+ - 50,000	2.75%*	2.79% APY
\$50,001+ - 100,000	2.85%*	2.89% APY
\$100,000+	3.00%*	3.04% APY

WITH THE FLUCTUATING ECONOMIC CONDITIONS, RATES AND TERMS ARE SUBJECT TO CHANGE AFTER APRIL 1, 2023.

