

# MONEY MATTERS

## Holidays & Office Closings

- Veteran's Day:  
Thursday, November 11  
- All offices closed
- Thanksgiving:  
Thursday, November 25 &  
Friday, November 26  
- All offices closed
- Christmas:  
Friday, December 24 &  
Monday, December 27  
- All offices closed
- New Year's Day:  
Friday, December 31  
- All offices closed

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## INTERNATIONAL CREDIT UNION WEEK



WITH A CREDIT UNION

**10/18 - 10/22**

**TAKE 1% OFF YOUR  
NEW LOAN!\***

\*New money only. Offer only valid on signature loans. Excludes auto loans, home equities, mortgages, and Visa credit cards. Risk based lending applies. Offer valid 10/18/21—10/22/21.



# USE YOUR UTFUCU VISA CREDIT CARD THIS HOLIDAY SEASON AND **SAVE BIG!**



Shop with your Visa Credit Card from November 1 through December 31 and receive

## 3.99% APR

on all purchases until October 31, 2022\*

\*Any unpaid promotional balance will revert back to standard APR on 11/1/2022

### Plus, 3X ScoreCard Reward Points!

Three points for every dollar spent

## IF YOU DON'T ALREADY HAVE A UTFUCU CREDIT CARD, **NOW** IS THE BEST TIME TO OPEN!



From November 1 thru December 31  
**Open a UTFUCU Visa credit card** and receive

# 0% APR FOR 6 MONTHS!\*

\*0.0% fixed intro APR for new cardholders for 6 months. After that, a fixed rate of 7.90% or 12.00% APR applies.



#### Snow is coming!

We follow University policy for inclement weather. If the University is closed, so are we. If you would like to be added to our e-mail list for these notifications, please e-mail [cara.perry@utoledo.edu](mailto:cara.perry@utoledo.edu).



# RELAX...

## We've got you covered!

*Borrow up to \$5,000  
at 5.99% APR for  
12 months!\**

\*Valid from November 1 thru December 31. New money only.  
Risk-based lending does not apply.

## SKIP-A-PAY THIS HOLIDAY SEASON

We are gifting you the opportunity to skip-a-payment in either November or December to help you keep some extra cash in your pocket for the holidays.

You can find the skip-a-pay letter on our website at <https://www.uoftfcu.com/specials-1/>. In order for a member to be eligible, **all** accounts must be in good standing and **all** loans must be current.

The fee for skipping a payment is \$35 per loan and co-signers will be required to sign the form. All signatures will be verified. If you choose to take advantage of this program, you will extend the term of the loan you choose to skip by one month. Skip-a-pay is equal to two bi-weekly payments or one monthly payment.

### We're updating our records!

Please review your membership profile. If any information has changed, such as your address, phone number, or email please let us know.

Thank you!

## CONGRATULATIONS 50/50 WINNERS!

Although our Annual Meeting had to be canceled this year due to the ongoing pandemic, we were still able to draw a few 50/50 winners.

George Hayes—\$340.00

Diane Szteiter—\$192.00

Daniel McGuire—\$176.00

# 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	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.*

## **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

Joy Seifert, Chairman  
Brenda McKinley, Secretary  
Josh Krupinski  
Bill Logie  
Dwight Stewart  
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 09/30/21

### 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 09/30/21  
0.10% APY to be paid 12/31/21

### 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

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

