



UTFCU NEWSLETTER

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HOLIDAYS & OFFICE CLOSINGS

Veteran's Day

Friday, November 11th
ALL OFFICES CLOSED



Thanksgiving

Thursday, November 24th
& Friday, November 25th
ALL OFFICES CLOSED



Christmas

Friday, December 23rd &
Monday, December 26th
ALL OFFICES CLOSED



Martin Luther King Day

Monday, January 16th
ALL OFFICES CLOSED

Come Celebrate!

CREDIT UNION WEEK!

October 17th - 21st

In Celebration of Credit Union Week, we would like to
THANK & CELEBRATE OUR WONDERFUL MEMBERS!

Make sure to stop in during the week to take advantage
of our great loan special and to pick up your
free 2023 pocket calendar!

FREE LUNCH

Stop by the Hill Avenue office starting at
11 a.m. on Thursday October 20th for your free lunch

TAKE 1% OFF YOUR NEW LOAN

ALL WEEK LONG

*New money only. Excludes home equities, mortgages and VISAs.
Risk-based lending does apply. Offer valid 10/17 - 10/22.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Holiday Specials



USE YOUR UTFCU VISA CREDIT CARD THIS HOLIDAY SEASON

Shop with your VISA Credit Card from November 1st - December 31st, 2022
& receive 3.99% APR on all purchases until June 30th, 2023
PLUS, 2x ScoreCard Reward Points!

*Offer applies to cards in good standing - opened prior to August 31st, 2022

**Any unpaid promotional balance will revert back to standard APR on July 1st, 2023

SKIP-A-PAY FOR THE HOLIDAY!

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

You can find the skip-a-pay letter on our website under SPECIALS. 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'VE GOT YOU COVERED

Borrow up to \$3,000 with an
interest rate of 4.99% APR for 12 months!*

*New money only. Risk-based lending does not apply
October 1st - December 31st



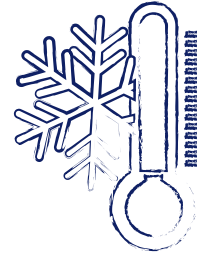
Don't have a UTFCU Credit Card?



NOW IS THE BEST TIME TO OPEN ONE!

Open a UTFCU 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 call the Hill Ave. location.

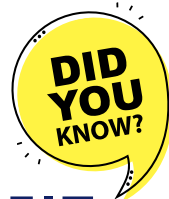


THEY'RE BACK

FoodieCards feature over 52 of the best local restaurants, each one is represented by a different card in your FoodieDeck! Each card in the deck is a coupon worth \$10 off your order.* That's over \$540 in value!

Purchase at any of our 3 locations for \$25!

*minimum purchase required



CREDIT UNIONS ARE NOT-FOR-PROFIT

In contrast to big banks whose profits go to their corporate stakeholders, credit unions return their earnings to their Members and communities.

At credit unions, the Members are the stakeholders! Credit unions will return their profit to their Members in the form of rate discounts, lower fees and free services.



WELCOME TO THE TEAM

Michelle White - Teller

Caitlin Krieger - Teller



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 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...

Year	Rate	Term
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...

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

Dwight Stewart
 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 9/30/22

Savings Certificates:

12 mo./\$1000 min.	1.90% APR	1.91% APY
24 mo./\$1000 min.	2.10% APR	2.12% APY
36 mo./\$1000 min.	2.30% APR	2.32% APY
48 mo./\$1000 min.	2.50% APR	2.52% APY
60 mo./\$1000 min.	2.75% APR	2.78% APY

IRA Certificates:

12 mo./\$1000 min.	1.90% APR	1.91% APY
24 mo./\$1000 min.	2.10% APR	2.12% APY
36 mo./\$1000 min.	2.30% APR	2.32% APY
48 mo./\$1000 min.	2.50% APR	2.52% APY
60 mo./\$1000 min.	2.75% APR	2.78% APY

IRA Account

0.10% APY paid 9/30/22
 0.10% APY to be paid 12/31/22

Money Market

\$2,500 - 10,000	1.00% APY
\$10,000+ - 50,000	1.10% APY
\$50,000+ - 100,000	1.20% APY
\$100,000+	1.25% APY

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

