

## Dates to remember



**April**



Tuesday **15th** - Taxes Due  
Sunday **21st** - Easter



**May**



Sunday **11th** - Mother's Day  
Monday **26th** - Memorial Day



**June**



Sunday **15th** - Father's Day  
Saturday **21st** - 1st day of Summer

**UT-MCO FCU wishes all of our troops that are fighting for us a safe return home. We have several members that have been called to active duty, we ask that you please keep them in your thoughts & prayers as we are waiting anxiously for their return.**

## Did You Know...

Martha Washington is the only woman whose portrait has appeared on a U.S. currency note. It appeared on the face of the \$1 Silver Certificate of 1886 and 1891, and the back of the \$1 Silver Certificate of 1896

## Why Online Bill Payment is Booming

If you haven't started paying your bills online, now is the time to start. The technology makes it simple to pay any bill to anyone from anywhere. It saves time, money — and it's safe. Best of all, it's a lot easier to get started than you might think.

Aren't you tired of writing your checks, then rewriting the information in your check register, stuffing envelopes and finding stamps — only to realize you put the stuff in the envelope backward so the address doesn't show through the little window? You're wasting as much as four hours a month on this task, according to some estimates.

**Quick Pay** Offers more than just check writing. At its most basic, paying your bills online is simply a matter of switching from pen and paper checks to issuing payment instructions using your computer. You can do it online through the UT-MCO website at [www.utmco.cc](http://www.utmco.cc)

What's making paying bills faster, less prone to error and far less of a chore is that so many companies now make your bills available online, too. The most convenient form is an e-mail that allows you to decide in your reply whether to pay now or schedule the payment for later. If you're reluctant to part with your paper checks entirely, not to worry. Paying bills online doesn't mean you have to give up writing checks.

And even if you pay all your bills online, there's still a huge paper trail. Some companies, such as utilities, banks or the local department store, will get your payments as computerized funds transfers. But almost 66% of payees will get a paper check.

Moving your bill payment online offers more than a regular look at your account balance to make sure you're not overdrawn. Especially if you arrange to have bills sent to you electronically, it can help you:

- **Get organized.** Every time you write a check online, the transaction gets added to a register that subtracts the payment for you so you have a better sense of your current balance.
- **Save time.** Enter your account number and address the first time you pay a bill, and the computer remembers all the information. And you can pay anyone at any time from anywhere you can access your account online.
- **Manage your money better.** You can schedule payments so you don't miss due dates. You can check your account balances. You can sort all your payments quickly and easily.
- **Save money.** Save on the cost of stamps, late fees and checks.

Security is the biggest initial objection most people have to paying bills online is security, but there have been very few instances of fraud involving bill-payment transactions on the Web. All your payment instructions are encrypted at the highest level of security.

Online bill payment is made more secure by guarantees against fraud and delays. And, in fact, when you use online banking, fewer people see your checks as they are processed, giving a greater level of privacy to your financial life.

You can sign up for **FREE** online Bill Payment on the UT-MCO Federal Credit Union website (**Quick Pay**). This service is Free! Go to the What's New tab and enroll today! If you are currently an online banking member you can access this service from the Quick Branch tab.

If you have any additional questions please contact Kellie Jakubowski at 419-534-3770 or via e-mail at [kjakubo@pop3.utoledo.edu](mailto:kjakubo@pop3.utoledo.edu)

# Refinance your vehicle!



**5.50%**

Are you paying high interest rates on your vehicle? Refinance your loan @ UT-MCO FCU & start saving money TODAY! With our rates as low as **4.75%** who can beat it?

**5.50%**

This offer does not apply to current UT-MCO FCU vehicle loans. All loans are subject to Risk Based Lending terms.

## Join us 2003 for the 2003 Annual Meeting

The 2003 UT-MCO FCU Annual Meeting will be held on Friday, April 25th, 2003, at Prime Time South. Prime Time South is located at 2518 S.Reynolds Road (Across the street from the Bait Shop). Along with the 2003 scholarship recipients there will be a Free catered chicken and pork dinner, door prizes, gifts, raffles and cash prizes.

Our Annual Meeting is a great time to socialize and celebrate the credit union family at UT-MCO. We are looking forward to celebrating our many successes with you, at this event. Reservations for Free tickets for the Annual Meeting are available at all three offices starting March 17th. We hope to see you there. Remember, reservations are limited and are taken on a first come first serve basis.

Limit two reservations per member.

**Friday April 25th, 2003**  
**5:00p.m.- 7:00p.m.**  
**Prime Time South**  
**2518 S. Reynolds Road**

## More Security for your Visa

As of April 5th, 2003 Visa will change chargeback regulations. The regulation changes will shift liability for Internet based unauthorized card use from merchants to card issuers. If cardholders do not recognize a transaction, issuers will no longer be able to charge the item back if the merchant attempted to authenticate the cardholder with Verified by Visa. In an effort to provide a greater level of liability coverage for their issuers, Visa has developed an Auto Enrollment process. The process will begin March 17th and be completed by April 1st.

The enrollment screen will prompt the cardholder to register with Verified by Visa before completing the sales transaction. The screen will prompt the cardholder to enter; the signature panel code, card expiration date, last four digits of SS#, and the last four digits of the phone #. The signature panel code and expiration date will be validated with a \$1 authorization. A cardholder who fails the \$1 authorization check will receive an error message. In order to complete the enrollment, the cardholder must pass the \$1 authorization. This is for your security and to help fight Internet and Phone fraud.

## SPRING SAVINGS



**NEW & USED  
Vehicle Rate Sale**

**THREE DAYS ONLY!**

**April 24th, 25th & 26th**



**Pre-Approved Financing!**

Apply for a Loan online at [www.utmco.cc](http://www.utmco.cc) or stop by one of our three offices TODAY!

Ask about our Payment Shaver Loan

All loans are subject to Risk Based Lending Terms



***In Accordance With the Graham-Leach-Bliley Act...  
UT-MCO FCU's Annual Privacy Policy Notice***

UT-MCO Federal Credit Union is owned by its members and is run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (419) 534-3770.

UT-MCO collects non-public personal information about you from the following sources:

- .. Information we receive from you on applications and other forms;
- .. Information about your transactions with us or others; and
- .. Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Each of these companies have been approved by the credit union's board of directors.

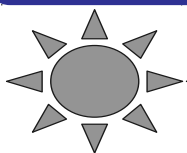
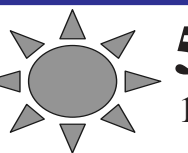
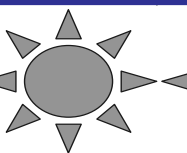
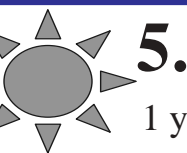
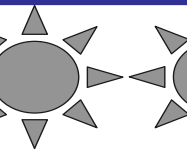
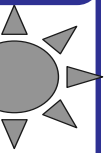
We may disclose information we collect to other financial institutions with whom we have joint marketing agreements, however, to protect your privacy and only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions, or protect the security of our financial records. In accordance with the USA Patriot Act, we now require proof of identification when applying for or updating an account.

If you terminate your membership with UT-MCO, we will not share information we have collected about you, except as permitted by law.

UT-MCO FCU restricts access to non-public personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

**Take a Vacation On Us!**

  **5.99%**   **5.99%**    
1 year term. 1 year term.

**Borrow up to \$5,000 for that dream Vacation!**

Stop by one of our three offices and talk to a loan officer. Offer good through June 30th.

*Money Matters is published quarterly by the UT-MCO Federal Credit Union's Marketing Department. We have made some changes in the Newsletter, to better serve you and your financial needs. Please give us your feedback on our new newsletter design. Your feedback is not only appreciated, but it also plays a large role in the articles that appear in our newsletters. Should you have any topics of interest, please do not hesitate to share your ideas: [kjakubo@pop3.utoledo.edu](mailto:kjakubo@pop3.utoledo.edu)*

*- Kellie C. Jakubowski, Newsletter Editor*

### Main Office

5248 Hill Ave.  
Toledo, OH 43615  
Phone: (419) 534-3770  
Fax: (419) 534-3780  
8:00 AM—4:00 PM Mon—Thurs  
8:00 AM—6:00 PM Fri

### MCO Office

Dowling Hall, Room 20  
3065 Arlington Ave  
Toledo, OH 43614  
Phone: (419) 383-4470  
Fax: (419) 383-2850  
8:00 AM—4:00 PM Mon—Fri

### UT Office

Gillham Hall, Room 2010  
2801 West Bancroft  
Toledo, OH 43606  
Phone: (419) 530-2316  
Fax: (419) 530-8426  
8:00 AM-4:00 PM Mon-Fri

### Other Information

**Quick Teller**  
(419) 241-8948  
**VISA Line**  
1 (800) 808-7230  
**Debit Card**  
1 (800) 554-8969

Direct Deposit Routing # 2412-8265-8

## ★☆☆ Holiday Closings ★☆☆

Memorial Day  
Monday, May 26, 2003

Our main office branch will close at 5:00pm on Friday, April 25, 2003 to celebrate the Annual Meeting.

Independence Day  
Friday, July 4, 2003

We hope you join us!

## UT-MCO FCU Board

### Board of Directors

Geoffrey Tracy, Chairman  
Robert Bruno, Vice Chairman  
Jean Hilt, Secretary  
Katie Wagner, Treasurer  
Bryan Pyles  
Thomas Sharkey  
Dawn Blausey

### Supervisory Committee

Pam Beck  
John Satkowski  
Shelia Stewart

### Operations Managements

Katie Wagner, CEO

## Rates and Terms—April 2003

### Loans\*

*Automobiles As Low As...*

Age	Base Rate	Term
2003-2002	5.25% APR	Up to 60 Months
	5.50% APR	Up to 72 Months
2001	6.25% APR	Up to 60 Months
	6.50% APR	Up to 72 Months
2000-1999	6.00% APR	Up to 54 Months
1998-1997	8.25% APR	Up to 54 Months
1996-1995	10.00% APR	Up to 36 Months

(\*\*Previously titled motor vehicles)

**Traditional Leasing and Look Alike Lease Alternative**  
**Above Rates Apply to our Leases on Both New and Used Cars**

*Boats As Low As...*

Loan Amount	Base Rate	Term
Up to \$15,000	9.50% APR	Up to 72 Months
\$15,001-\$25,000	10.00% APR	Up to 120 Months
Over \$25,000	Open	Open

*Tent Camper's, Snowmobiles, ATV's, & Personal Watercraft As Low As... 12.00% APR*

*Other Loans*

Type	Rate
Signature	13.50% APR
Computer	11.00% APR
Share Covered	8.00% APR
Tuition	9.00% APR
VISA (No Annual Fee)	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 limit is 18%. Loans exempt from Risk Based Pricing are: Tuition Loans, Home Equity Loans and Visa Credit Cards.

### Nature of Dividends

- Dividends are paid from available earnings after required transfers 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. APY 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 computing for an annual period.
- Fees or other condition may reduce earnings.

### Savings Accounts

1.24% APR      1.25% APY      paid 03/31/03

### Savings Certificates

12 month/\$1000 min.	1.98% APR	2.00% APY
24 month/\$1000 min.	2.23% APR	2.25% APY
36 month/\$1000 min.	2.48% APR	2.50% APY

### IRA Accounts

2.97% APR	3.00% APY	paid 12/31/02
2.48% APR	2.50% APY	to pay 03/31/03

### IRA Certificates

12 month/\$2000 min.	2.72% APR	2.75% APY
24 month/\$2000 min.	2.97% APR	3.00% APY
36 month/\$2000 min	3.21% APR	3.25% APY

**Rates and terms are subject to change after April 1, 2003.**



We do business in accordance with the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act.

