

## Dates to Remember




**April**

Sunday **3rd**- Daylight Savings Time

Friday **15th** - Taxes Due

Wednesday **27th**-Administrative Professionals Day




**May**

Sunday **8th**- Mother's Day

Monday **30th**- Memorial Day




**June**

Sunday **19th**- Father's Day

Tuesday **21st**- 1st Day of Summer

## FACT ACT

A recent amendment to the federal **Fair Credit Reporting Act (FCRA)** requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. There are three nationwide consumer reporting companies — Equifax, Experian, and Trans Union. Consumers in Michigan and Ohio can order their free reports beginning March 1, 2005.

**How do I order my free report?** The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. To order, click on [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228. Do not contact the three nationwide consumer reporting companies individually. They are only providing free annual credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com), 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. The law allows you to order one free copy from each of the nationwide consumer reporting companies every 12 months.

**What information do I have to provide to get my free report?** You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. Each company may ask you for different information because the information each has in your file may come from different sources. [www.annualcreditreport.com](http://www.annualcreditreport.com) is the only authorized source for your free annual credit report from the three nationwide consumer reporting companies.

[www.annualcreditreport.com](http://www.annualcreditreport.com) and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email or see a pop-up ad claiming it's from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message — it's probably a scam. [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of three consumer reporting companies also will not call you to ask for your personal information.

**Why would I want to get a copy of my credit report?** You may want to review your credit report because the information it contains affects whether you can get a loan — and how much you will have to pay to borrow money. Also you want to make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job. Since identity theft is growing a credit report can help guard against this crime. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job. A consumer reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

**How long does it take to get my report after I order it?** If you request your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) you should be able to access it immediately. If you order your report by calling toll-free 877-322-8228, your report will be processed and mailed to you within 15 days. If you order your report by mail using the Annual Credit Report Request Form, your request will be processed and mailed to you within 15 days of receipt. **UT-MCO Federal Credit Union CANNOT provide a copy of a Free Credit Report to our members. Please use this information provided to retain a Free Copy of your Credit Report.** Please protect your identity and your credit by taking active measures in gathering your personal credit information once a year-after all, **it's FREE!**



# SPRING CAR RATE SALE



DURING THE WHOLE  
MONTH OF APRIL!



New & Pre-Owned Car Sale Promotion

Rates

as low as **4.50%**  
up to 84 months



**Model years  
2002 & Newer**



Rates

as low as **4.25%**  
up to 72 months

Call a loan officer or get pre-approved online at [www.utmco.cc](http://www.utmco.cc)  
Refinance your car loan from another institution and pay nothing for 60days!

## Home Improvement Loan Special



Up to \$15,000 fixed rate  
at **5.25%** up to 5 years.

\*\*We also have funds available for 1st time home loans  
& refinancing. Call a loan officer today for details.  
Home Improvement Loan may be tax deductible. Application Fee: \$150.00

*Make no payments for  
60 days on  
ALL  
LOAN SPECIALS!*

*Call a Loan Officer for details!  
Offer Ends 6/30/05!*

## Join us for our ANNUAL MEETING

Sullivan Center @ Gesu Parish  
Friday, April 15th 2005

Cash  
Bar!

6:00p.m.-8:00p.m.

It's  
Mardi  
Gras!

Free Chicken & Pork Dinner

Catered by The Ultimate Pig Roast Co.

Door & Cash Prizes  
Win 50/50 Raffles  
Seats are going fast.



Reserve your tickets today! Contact one  
of our offices for tickets & reservations.

## Summer Special

Treat yourself this summer without worries!  
Need a vacation, new furniture, or need to pay  
off high interest rates from credit cards?

Get a Quick and Easy cash loan  
with rates as low as **5.24%**  
Borrow up to **\$5,000**  
up to **3 years**

Offer good April 1st- June 30th

*New Doors at the  
Main Office!*

When visiting the main office please  
be patient, we have a new security  
system that only allows one member  
to enter at a time. These doors are  
also equipped with a metal detector.  
This new system is for your safety as  
well as ours. Thank you!

### *E-Statements & Single Sign-On Now Available!*

E-Statements are now available! You may sign up for E-statements on the  
web at [www.utmco.cc](http://www.utmco.cc) under the Online Banking services page. E-Stat-  
ements will eliminate a paper statement sent through the mail. You will  
receive notification each month when your statement is available. For all  
BILL PAY members, you will now only have to sign in ONCE! **WE HAVE  
SINGLE SIGN ON!** Use your Online Banking ID & Password to  
retrieve your Bill Pay information. **ENJOY OUR NEW SERVICES!**



AMERICA'S  
CREDIT UNIONS

## In Accordance with the Gramm-Leach-Bliley Act... UT-MCO Federal Credit Union's Privacy Disclosure

UT-MCO Federal Credit Union is owned by its members & 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, & safeguard your personal financial information. If you have any questions, contact a member service rep 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, we 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.

APRIL  
 11TH  
 MON @ 11:00 AM

### FREE Estate Planning Seminar

Presented by The Law Offices of Lutz & Pardee

- > How is a trust different from a will?
- > Can my parents protect their assets from Nursing Home Costs?
- > What can I do with my retirement account?
- > Who will manage my affairs if I get really sick?
  - > Will my loved ones be protected?
  - > What will it cost to settle my estate?
  - > What questions should I be asking?

Mulford Library Room 140 (MCO Campus)  
 11:30a.m.-1:00p.m. (lite lunch provided)

APRIL  
 11TH  
 MON @ 11:00 AM

Bring a guest, you do not have to be a member of UT-MCO FCU to attend this seminar. Call Kellie at 419-534-3770 to reserve your seat.

## DISCOUNTED AMUSEMENT PARK TICKETS

Treat your friends and family to Cedar Point, Monsoon Lagoon Waterpark, Toledo Zoo & Kings Island. Discounted Tickets available at all four offices.

	Monsoon Lagoon	\$12.50
	Cedar Point Adult Ticket	\$33.75
	Cedar Point Child Ticket	\$24.00
	Toledo Zoo Adult Ticket	\$7.50
	Toledo Zoo Child Ticket	\$5.50

**Purchase Kings Island Any Day tickets before June 15th for ONLY \$21.00. Buy NOW- Ride LATER!**

*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

<p><b>Main Office</b>                  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</p>	<p><b>MCO Office</b>                  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</p>	<p><b>UT Office</b>                  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</p>	<p><b>UT Student Union Office</b>                  Student Union, Room 3019                  2801 West Bancroft                  Toledo, OH 43606                  Phone: (419) 530-8534                  Fax: (419) 530-2720                  11:00 AM-4:00 PM Mon-Fri</p>
<p><b>Other Information</b></p>	<p><b>Quick Teller</b>                  (419) 241-8948</p>	<p><b>VISA Line</b>                  1 (800) 808-7230</p>	<p><b>Debit Card</b>                  1 (800) 554-8969</p>
<p><b>Direct Deposit Routing # 2412-8265-8</b></p>			

**★☆☆ Holiday Closings ★☆☆**

<p><b>Memorial Day</b>                  Monday, May 30th 2005</p> <p><b>Independence Day</b>                  Monday, July 4th 2005</p>	<p>Our main office branch will close at 5:30pm on Friday April 15th, 2005 to celebrate the Annual Meeting. We hope you join us!</p>
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## UT-MCO FCU Board

<p><b>Board of Directors</b></p> <p>Geoffrey Tracy, Chairman</p> <p>Robert Bruno, Vice Chairman</p> <p>Jean Hilt, Secretary</p> <p>Katie Wagner, Treasurer</p> <p>Bryan Pyles</p> <p>Thomas Sharkey</p> <p>Dawn Blausey</p>	<p><b>Supervisory Committee</b></p> <p>Pam Beck</p> <p>John Satkowski</p> <p>Shelia Stewart</p> <p><b>Operations Managements</b></p> <p>Katie Wagner, CEO</p>
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## Rates and Terms—April 2005

**Loans\***

*Automobiles As Low As...*

Age	As Low As	Term
2005-2004	4.50% APR	Up to 72 Months
	4.75% APR	Up to 84 Months
*2003	4.75% APR	Up to 60 Months
	5.00% APR	Up to 84 Months
2002-1999	4.75% APR	Up to 60 Months
1998-1997	6.00% APR	Up to 48 Months

(\*Previously titled motor vehicles)

*Boats As Low As...*

Loan Amount	As Low As	Term
Up to \$15,000	8.75% APR	Up to 72 Months
\$15,001-\$25,000	9.25% APR	Up to 120 Months
Over \$25,000	Open	Open

*Tent Camper's, Snowmobiles, ATV's, & Personal Watercraft As Low As...* **10.50% APR**

**Other Loans**

Type	Base Rate
Signature	13.50% APR
Computer	5.50% APR
Share Covered	4.75% APR**
Tuition	7.00% APR
VISA (No Annual Fee)	12.00% APR

**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**

.75% APR	.75% APY	paid 03/31/05
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**Savings Certificates**

12 month/\$1000 min.	2.48% APR	2.50% APY
24 month/\$1000 min.	2.97% APR	3.00% APY
36 month/\$1000 min.	3.21% APR	3.25% APY

**IRA Accounts**

1.98% APR	2.00% APY	paid 03/31/05
2.23% APR	2.25% APY	to pay 06/30/05

**IRA Certificates**


12 month/\$2000 min.	2.97% APR	3.00% APY
24 month/\$2000 min.	3.21% APR	3.25% APY
36 month/\$2000 min	3.45% APR	3.50% APY

**First Mortgages, Second Mortgages, and Home Equity Lines of Credit Also Available!**

**\* \*Current Savings rate plus 4%**


\*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.

**Rates and terms are subject to change after April 1, 2005.**



**EQUAL HOUSING LENDER**

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



**NCUA**