



We Need Your Votes



The members listed below have been determined to be members in good standing by the nominating committee. Here are the nominated names followed by a short bio. Please vote for **ONLY TWO** members. After selecting your candidates please complete the ballot providing all the proper information requested, cut it from the newsletter and send it into the Credit Union via mail or drop it into a ballot box, enclosed in a sealed envelope at one of our 3 offices. A completed ballot includes the voters account number, name, address and signature. If you choose to mail your ballot we will reimburse your account \$.39 for the postage. Mail to the main office: **5248 Hill Ave, Toledo OH 43615 Attn: Nomination committee**. The names below are listed in alphabetical order. Your votes are very important to the credit union, so please take the time to place your vote. Each member is entitled to 1 vote, if you need additional ballots for joint members stop by one of our offices and receive a ballot from our staff members. **Ballots must be received by close of business on April 14th**. You must be at least 18 years of age to vote. **The results of the election will be presented at the Annual Meeting on April 21st, 2006.**

Jean E Hilt CPA - Currently Serves on the Board of Directors Since 2000 Mark with an X to place your vote
Tax Commissioner, City of Perrysburg, since February 2003, Secretary-Treasurer, Kazmaier's Enterprises Inc. since 1986, Member of Ohio Society of CPA's, Northwest Ohio Tax Commissioners Association, St. Rose Church, Lake Erie Island Historical Society.

Steven M. Johnson-Currently employed at the University of Toledo for over 19 years Mark with an X to place your vote
During this time I've been attending classes working on a degree in Business Administration. My major is Organizational Development with a minor in Management. I have been a member of the credit union since 1986 and feel that this would be a good learning and educational experience.

Samer J. Khouri, M.D. - Currently employed at the Medical University of Ohio, Mark with an X to place your vote
Serves in the Department of Medicine, Division of Cardiology, Assistant Professor of Internal Medicine. Received a M.D from Damascus University in Damascus, Syria. Serves on the Capital Budget Committee, Executive Steering Committee, Clinical Advisory Committee and the Campus Project Risk Team. Several accredited presentations, abstracts and articles along with receiving over 185,000.00 in grants for research work.

David P. Mann- Currently Executive Assistant for the Board of Lucas County Commissioners. Mark with an X to place your vote
Has worked for the University of Toledo and the CWA Local 4530. Experience ranges from management, budget, policy writing and campaigning for various operations. Not to mention the long history of media and organizational skills. Earned a Bachelors of Arts Degree from the University of Toledo

Katie Wagner CEO- Currently Serves on the Board of Directors Mark with an X to place your vote
I have been employed with the Credit Union since October 1976. I have seen the credit union grow in assets from \$800,000 to our present asset size of \$39,000,000. Our financial service, at the time I was employed, was savings and loans. We currently offer a full range of financial services, including checking, online banking, bill pay, IRA accounts and loan products. I currently serve as President of the credit union. I enjoy working with the members, the board of directors and the employees.

Kurt Zimmerman - Currently retired from the University of Toledo for over 7 years. Mark with an X to place your vote
Thirty-eight years of professional and management experience in the petroleum, automotive and higher education fields, including staff support and leadership options. M.B.A from Bowling Green State University in Management & Finance & also a B.B.A from Bowling Green State University in Personal Management & Finance.

Name _____ Address _____

Voters Account # _____ Voters Signature _____

Place an X next to the **TWO** Candidates you wish to vote into our Board of Directors positions. Cut along dotted line & mail to the main office or drop your **completed** ballot into a ballot box at one of the offices.



Home Equity Loan

Remodeling? Buying a new car? Need money for Tuition, Debt Consolidation or a family vacation? Our Home Equity Loans are perfect for any home owner.

Borrow up to 80% of the appraised value of your home (less 1st mortgage balance) with variable rates starting at 7.50%

Minimum \$5,000 Fixed OR Variable Rate

For Every Approved Loan

RECEIVE A \$100.00 Gift Card
to Lowes Or Home Depot

Home Improvement Loan may be tax deductible.
No Application Fees or Annual Fees.

**We also have funds available for 1st time home loans & refinancing. Call a loan officer today for details.

Cruise into Summertime

with a low rate loan

Need a vacation, new furniture or need to pay off high interest rates from credit cards?

Borrow up to \$6,000

with rates as low as **6.00%**

for 2 years

7.00% OR

for 3 years



Offer good June 1st- July 4th 2006

UT-MUO Visa Card Special

Open a New UT-MUO Visa Credit Card or Transfer high rate Credit Cards (at least \$2,000) to your UT-MUO Visa Card or Get a Cash Advance from your UT-MUO Visa for

7% for 1 year

In Accordance with the Gramm-Leach-Bliley Act...

UT-MUO Federal Credit Union's Privacy Disclosure

UT-MUO 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-MUO 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-MUO, we will not share information we have collected about you, except as permitted by law. UT-MUO 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.



AMERICA'S
CREDIT UNIONS™



Dates to Remember

April

Sunday 2nd- Daylight Savings Time
 Sunday 16th- Easter Monday 17th - Taxes Due
 Wednesday 26th- Admin. Professionals Day

May

Sunday 14th- Mother's Day
 Monday 29th- Memorial Day

June

Sunday 19th- Father's Day
 Tuesday 21st- 1st Day of Summer




Join us for the Annual Meeting

Sullivan Center @ Gesu Parish
 Friday, April 21st 2006 CASH BAR
 6:00p.m.-8:00p.m.

Free Chicken & Pork Dinner
 Catered by The Ultimate Pig Roast Co.
 Door Prizes
\$500.00 Cash Prize Giveaway
 Gift Drawings throughout the meeting
 Win 50/50 Raffles




It's A LUAA

Seats are limited. Reserve your tickets today! Contact one of our offices for tickets & reservations. First come, First serve basis.

“Blast” Live @ the Stranahan!
April 27th-30th
Get your discounted tickets at
UT-MUO FCU



BLAST! is comprised of 35 brass, percussion and visual performers brought together in a unique explosion of music and theatre. Come see the show that The Chicago Tribune called “Explosive Entertainment! A rousing, nonstop mix of spectacle and sound. A terrific good time!”

SPRING CAR RATE SPECIAL

New & Pre-Owned Vehicles
 (2004 or newer)



DURING The Month
of APRIL ONLY!

Rates as low as **5.50%**
 up to 72 months

Refinance your car loan from another institution and pay nothing for 60days!

☆ Call a loan officer or get pre-approved ☆
 online at www.utmuo.com

2006 DISCOUNTED AMUSEMENT PARK TICKETS

Treat your friends & family to Cedar Point, Soak City Monsoon Lagoon Waterpark, Toledo Zoo & Kings Island.

Discounted Tickets available at all three offices.



- Cedar Point Adult Ticket **\$32.00**
- Cedar Point Child Ticket **\$9.95**
- Soak City Ticket **\$23.50**
- Ride & Slide Ticket **\$64.00**

Monsoon Lagoon Waterpark **\$13.50**

- Toledo Zoo Adult Ticket **\$8.50**
- Toledo Zoo Child Ticket **\$6.00**

Purchase Kings Island Any Day tickets before June 20th for ONLY \$30.00
 (\$35.00 after 6/20/06)
Kids Tickets Only \$25.00



Money Matters is published quarterly by the UT-MUO 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

<u>Main Office</u>	<u>MUO Office</u>	<u>UT Office</u>	<u>Misc Information</u>
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	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	Student Union, Room 3019 2801 West Bancroft Toledo, OH 43606 Phone: (419) 530-2316 Fax: (419) 530-8426 8:00 AM-4:00 PM Mon-Fri	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** ★☆☆

<p>Memorial Day Monday, May 29th 2006</p> <p>Independence Day Tuesday, July 4th 2006</p>	<p>Our main office branch will close at 5:30pm on Friday April 21st, 2006 to attend the Annual Meeting. We hope you join us!</p>
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UT-MUO FCU Board

<u>Board of Directors</u>	<u>Supervisory Committee</u>
Geoffrey Tracy, Chairman	Pam Beck
Robert Bruno, Vice Chairman	John Satkowski
Jean Hilt, Secretary	Shelia Stewart
Katie Wagner, Treasurer	<u>Operations Managements</u>
Bryan Pyles	Katie Wagner, CEO
Thomas Sharkey	
Dawn Blausey	

Rates and Terms—April 2006

Loans*

Automobiles As Low As...

<u>Age</u>	<u>As Low As</u>	<u>Term</u>
2006-2005	6.25% APR 7.25% APR	Up to 72 Months Up to 84 Months
*2004	6.50% APR 7.25% APR	Up to 60 Months Up to 84 Months
2003-2000	6.50% APR	Up to 60 Months
1999-1998	7.75% APR	Up to 48 Months

(*Previously titled motor vehicles)

Boats As Low As...

<u>Loan Amount</u>	<u>As Low As</u>	<u>Term</u>
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

<u>Type</u>	<u>Base Rate</u>
Signature	13.50% APR
Computer	11.00% APR
Share Covered	5.00% APR**
Tuition	9.00% APR
VISA (No Annual Fee)	12.00% APR

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

* **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.

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

1.00% APR 1.00% APY paid 03/31/06

Savings Certificates

12 month/\$1000 min.	4.17% APR	4.25% APY
24 month/\$1000 min.	4.41% APR	4.50% APY
36 month/\$1000 min.	4.67% APR	4.75% APY

IRA Accounts

2.48% APR	2.50% APY	paid 03/31/06
2.48% APR	2.50% APY	to pay 06/30/06

IRA Certificates

12 month/\$2000 min.	4.41% APR	4.50% APY
24 month/\$2000 min.	4.67% APR	4.75% APY
36 month/\$2000 min	4.91% APR	5.00% APY

Rates and terms are subject to change after April 1, 2006.



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

