

## Dates to Remember

### January



Sunday 1st-  
New Year's Day

Monday 16th-  
Martin Luther King Jr. Day



### February

Tuesday 14th-  
Valentine's Day

Monday 20th-  
President's Day

### March



Wednesday 1st-  
Ash Wednesday

Friday 17th-  
St. Patrick's Day

Monday 20th-  
Spring Begins

## PAYING IT FORWARD



(Big Pine Key, FL) Just like in the novel and movie, "Pay It Forward", UT-MUO made a huge difference in the life of one of their members enabling her to continue her work in helping others with a hand up.

Hurricane Wilma blew through the Florida Keys wreaking hydropower

havoc with monstrous storm surges from both the Atlantic and Gulf sides of the island chain. Damage estimates at this time are into the hundreds of millions and growing. Thousands of vehicles were submerged in salt water. Former Toledo resident Karen Bowers was one of many residents that was forced to exchange her vehicle title for a pay-out from the insurance company.

Acting quickly, she arranged to buy a car that escaped storm damage from a friend who is relocating to California. "My next call was to the credit union. Any loan I've ever had was arranged through them from the time that I was a freshman at UT. Even living in the southernmost point of the U.S. didn't hinder the ease of securing a loan and receiving a check within days. It's been the easiest part of my disaster recovery so far".

It was going to get a little easier for Bowers, who also sustained damaged to her home. Kellie Jakubowski, Marketing Director

telephoned Karen at her office at Habitat for Humanity of Key West and Lower Florida Keys to inform her that since Hurricane Katrina they have been collecting funds to help victims of this summer's storms. From the charitable contributions received they were able to help a member affected by Katrina and are paying Karen's first two loan payments on her new, dry car.



"I am grateful beyond what mere words can express. It feels a little ironic to me. Since the storm our offices here at Habitat have been transformed into a staging area for FEMA, the Red Cross, Operation Blue Roof (U.S. Army Corps of Engineers) Project Hope and other first responding agencies and my job as a fundraiser has expanded into seeking funds, donations and resources to help our soggy residents of our resilient community rebuild. I never thought that I would be injected with the hope that I've been begging for from potential donors."

## ★ Mark your Calendar ★

### UT-MUO Annual Meeting

Friday April 21st, 2006

@ The Sullivan Center, Gesu Parish  
2049 Parkside Blvd  
6:00pm-8:00pm

If you missed it last year, you DON'T want to miss it again this year!

\*Free Chicken and Pork Dinner \*Meet the Board of Directors \*Door Prizes \*\$500.00 cash prize giveaway \*50/50 Raffles

Reservations & FREE tickets to the Annual Meeting are available at all 3 offices starting March 31st, 2006!

\*Reservations are limited and are taken on a first come first serve basis. (Limit of two reservations per member.)

### 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

12%APR after promo period, No Annual Fees, 25 Day Grace Period, Make On-Line Payments

You can apply on-line at [www.utmuo.com](http://www.utmuo.com) or stop by one of our three offices for an application.

### \$5000.00 In College Scholarships for UT-MUO Members

UT-MUO FCU is giving away \$5,000 in scholarships this year to qualifying members/students. To Qualify for scholarship eligibility the applicant must have the following qualifications:

- ❖ Applicant must be a member of UT-MUO FCU in good standing.
- ❖ Applicant must be planning to pursue an undergraduate education at least part time
- ❖ Applicant must complete scholarship application and essay.

In 750 words or less typed and double spaced in response to the following ***"Who or what has been the biggest motivation in your educational career and why?"*** Essays will be judged on originality, attention to detail and specific examples.

The winner will be announced at the 2006 Annual Meeting on April 21st. In the Sullivan Center at Gesu Parish.

You may stop by any of the three offices to get a copy of the application and details or visit us on the web at [www.utmuo.com](http://www.utmuo.com) and click on the scholarship page.

## Call for Nominations

UT-MUO Federal Credit Union is now accepting nominations to fill two positions on our Board of Directors. Please send in a resume and a biographical statement. Statement should include an introduction of the nominee & their qualifications. ***All resumes and Bios are due February 17<sup>th</sup>, 2006***

Please send information to:

UT-MUO Federal Credit Union

5248 Hill Avenue  
Toledo, OH 43615

Fax: 419-530-4021

E-mail: [jsatkow@utnet.utoledo.edu](mailto:jsatkow@utnet.utoledo.edu)

For more information, contact our Main Branch at (419) 534-3770. All nominees must be UT-MUO FCU members in good standing & are subject for review by the UT-MUO nomination committee.



AMERICA'S  
CREDIT UNIONS

**Were you TOO Generous  
this Holiday Season?  
We HAVE An Offer just for you**

Did your holiday season get expensive? We want to help you get back on track. We have a special Holiday pay back loan just for you.

**Borrow up to \$5,000** until January 31st, 2006  
with rates as low as:

**5.99% APY for 24 Months**  
**6.99% APY for 36 months**



**5% Rebate from the Board of Directors**

The board of Directors and I would like to show our appreciation to all our members for their continued support year after year. As a token of our appreciation, the Board approved a .05% rebate on total interest paid on any consumer loan throughout the year. The rebate was deposited into your savings account on December 13<sup>th</sup>, 2005. Members with a UT-MCO FCU Visa Home Equity loan will receive a .05% rebate after the first of the year. Again, we thank you for your loyalty and support.

**Did You Know...**

If you had 10 billion \$1 notes and spent one every second of every day,



it would require 317 years for you to go broke.



**DISCOUNT  
TICKETS**

Purchase *Movie Tickets* for \$7.50 or *Movie Gift Packs* for Only \$25.50!

**Gift Pack Includes:**  
2 Soft Drinks, Large Popcorn & 2 Movie Tickets



Valid at All National Amusement Theaters

**Need Money for School?**

We make it easy to finance your education. All checks are made payable to the educational institution(S) of your choice. Stop in today and start saving with a low rate loan.



**Rates as low as 5.0%  
for 12 months**

Offer good through 3/31/06.

**Habitat for Humanity 2006 Home Builders Blitz**

Habitat for Humanity has committed their program to building 1000 homes in one week across the United States involving 200 Habitat affiliates in different locations. Our Local affiliate, Maumee Valley Habitat for Humanity, has committed to building 7 of these houses as part of the 2006 Builders Blitz. Local builders have agreed to work together and build these houses during the week of June 5<sup>th</sup> -9<sup>th</sup>, 2006. The houses will be built in a new MVHFH subdivision in Spencer Township.

The UT-MUO Federal Credit Union would like to encourage our members to donate to this cause and to be a part of the building blitz. You may make your donation at all three UT-MUO locations. Whether it is a \$1.00 every time you visit our offices or donating one lump sum, Habitat for Humanity greatly appreciates every and all donations. UT-MUO FCU will be taking donations up through April 28<sup>th</sup> 2006. The Credit Union will match the donated money up to \$2,000 and we will present a check to the local chapter in May 2006, just in time for their building blitz. If you have any questions regarding donations or would like to donate your time to help in the building process e-mail Chuck Thayer at [cthayer@mvhabitat.org](mailto:cthayer@mvhabitat.org).

*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](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

MUO 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 Student Union Office

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

Misc. 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 ★☆☆

New Years Eve

Monday, January 2nd, 2006

Martin Luther King Jr. Day

Monday, January 16th, 2006

UT-MUO 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—January 2006

Loans\*

Automobiles As Low As...

Age	As Low As	Term
2006-2005	5.00% APR	Up to 72 Months
	6.00% APR	Up to 84 Months
*2004	5.25% APR	Up to 60 Months
	6.00% APR	Up to 84 Months
2003-2000	5.25% APR	Up to 60 Months
1999-1998	6.50% 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	11.00% APR
Share Covered	4.75% 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 12/31/05

Savings Certificates

12 month/\$1000 min.	3.45% APR	3.50% APY
24 month/\$1000 min.	3.94% APR	4.00% APY
36 month/\$1000 min.	4.18% APR	4.25% APY

IRA Accounts

2.48% APR      2.50% APY      paid 12/31/05  
2.48% APR      2.50% APY      to pay 3/31/06

IRA Certificates

12 month/\$2000 min.	3.94% APR	4.00% APY
24 month/\$2000 min.	4.18% APR	4.25% APY
36 month/\$2000 min	4.43% APR	4.50% APY

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



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

