

## Dates to Remember

### October



Monday 13th-

**Columbus Day**

Sunday 26th-

**Daylight Savings Time Ends**

Friday 31st-

**Halloween**



### November

Tuesday 11th-

**Veterans Day**

Thursday 27th-

**Thanksgiving**

### December



Saturday 20th-

**Hanukkah Begins**

Wednesday 24th-

**Christmas Eve**

Thursday 25th-

**Christmas**

Saturday 27th-

**Hanukkah Ends**

Wednesday 31st-

**New Year's Eve**



### January

Thursday 1st-

**New Year's Day**

## **ALERT! AVOID ATM FRAUD ALERT!**

This photo shows an ATM at a metro bank location that has been altered to capture ATM and credit card info. This info is subsequently used to commit Access Device Fraud. The scheme involves the emplacement of a false ATM machine with a attached to the false card swipe reader in visible placard indicates "enhanced security features," and "swipe" their card into the machine. After swiping their card, the screen then flashes a message that there has been a transaction error and directs the customer to contact their bank.



front to a standard "skimmer" device (note the the picture). A caters the machine rity features," and "swipe" their card into the machine. card, the screen sage that there

The device is attached just after banking hours, it's use is closely monitored by the criminals, and then removed much later in the evening. The fraudulently obtained customer credit information is then used by criminals to complete a variety of schemes, such as counterfeiting credit cards and unauthorized transactions.

The U.S. Secret Service, in conjunction with State and local police agencies and bank security departments, are all working to dismantle this fraud enterprise. If you discover one of these devices, contact your local police department.

### Tips to assist you in avoiding ATM fraud.

- \* Do not reveal your PIN to anyone.
- \* Do not keep your PIN and card together.
- \* Make sure that you are not observed when keying in your PIN.
- \* Key in your PIN only when prompted to do so by the screen.
- \* Do not let anyone distract or assist you when you are using the ATM.
- \* Avoid poorly lit ATM's.
- \* Do not count your money at the ATM.
- \* Lower your daily and monthly withdrawal limits.
- \* Cancel your card immediately if it is lost, stolen or retained by an ATM.
- \* Immediately report your lost or stolen cards to your bank.

ATM Fraud has been with us since we first started using them. Although it is not considered one of the major frauds, it could have devastating effects on the victims thereof. A victim can lose an entire month's salary or hard earned savings money. The most important fact to remember is that criminals can only access your bank account via an ATM if they are in possession of your ATM bankcard and your secret PIN number. It is therefore up to you to protect yourself against ATM fraud.

## Entertainment Books

**\$25**



**\$25**

Available Now!

**SKIP your LOAN PAYMENT  
in November or December**

You may skip your monthly loan payment(s) & use that money for Christmas, the New Year, a small vacation or anything you need it for.

**To Skip-A-Payment**

1. Choose November or December Payment(s)
2. The cost to a skip payment is **\$35 per loan.**
3. Whether you use a pre-authorized deduction or a loan payment book, make check(s) payable to UT-MCO Federal Credit Union for \$35 per loan. Sign the coupon and return it with your check.

You may **not** skip you loan payment(s) if your account is 30 days past due.

*Leases, Home Equities, Visa and First Mortgages **not included.***

For those who make biweekly payments, the one month skip-a-pay is equal to two biweekly payments.



*A Special  
Holiday Offer for you*

We know the Holiday Season can get quite expensive, so we want to help you get through this Holiday season...**worry free.** Whether you plan on being generous or you end up being more generous than you had planned, we have a loan for you.

This Holiday season you can **borrow up to \$5,000** between **November 1st, 2003 & January 31st, 2003.** Pick a payment that best fits your budget, with rates as low as

**3.50% APY for 12 Months**

**4.50% APY for 24 Months**

**5.50% APY for 36 months**



**THE FALL CAR SALE IS BACK**



Pre-Approved Financing!

**THREE DAYS ONLY!**  
**October 16th, 17th & 18th**

**NEW & Used Car Rates**

As Low as **4.25% APR**  
(Model Years 2000-2004)



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

**Chocolate Chip Meringue**



- 3 Egg Whites
- 1 Cup White Sugar
- 1/2 Teaspoon Distilled White Vinegar
- 1/2 Teaspoon Vanilla Extract
- 1 Pinch of Salt
- 1 1/2 - 2 Cups semisweet chocolate chips

**Preheat oven to 300 degrees.** Grease baking sheets. In a medium bowl, whip egg whites to soft peaks. Gradually add the sugar, vinegar and vanilla while whipping to stiff peaks. Fold in chocolate chips. Drop by spoonfuls onto cookie sheet. Bake for 20-25 minutes, until cookies are dry.

*Did You Know...*

**The first coin minted in the United States was a silver dollar. It was issued on October 15, 1794.**



**In 1875 Pocahontas appeared on the back of the \$20.00 bill.**

**FREE SERVICES**

Check out our Online Banking & Bill Pay Services. Both services are **FREE** & easy to use. Access your accounts & pay bills 24/7. Go to [www.utmco.cc](http://www.utmco.cc) & click on the online banking/bill pay tab & take advantage of these free services today.



## Credit Union Week October 13th- 17th



Stop into one of the four UT-MCO FCU offices during Credit Union Week & receive free gifts, cookies & refreshments. Don't forget to ask about our special promotions going on during Credit Union Week. We look forward to seeing you.

Blood Drive (Battle for Blood), Give blood during Credit Union Week and help UT-MCO FCU win this year's Battle for Blood from other competing Credit Union's. This event will be held at the Red Cross Donor Center at 3510 Executive Parkway. The Credit Union with the most people donating blood will receive a pizza party and refreshments for their lobbies, and not to mention bragging rights! Call Kellie @ 419-534-3770 & make your appointment today.



## Back By Popular Demand

### FREE Estate Planning Seminar

- > 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 and my loved ones be asking?

Presented by The Law Offices of Lutz & Pardee

**Thursday November 13th**

MCO Health Education Bldg. Room 227

Session 1 11:30a.m.-1:00p.m.

(lite lunch provided during session 1)

Session 2 6:30p.m.-8:00p.m.

Call Kellie Jakubowski at 419-534-3770 to reserve your seat today! RSVP by Monday November 10<sup>th</sup>. Bring a guest, you do not have to be a member of UT-MCO FCU to attend this seminar.

## Hey Kids ...



Stop into the Credit Union and get your Free Halloween Trick or Treat Reflective bag and pin. Limited Quantities.

You can also stop into the Credit Union in November and get your Thanksgiving Pencils.



**Especially for Kids Club Members**

### Notice to Members:

Due to security purposes we will not issue more than 3 debit cards to any individual within an 18 month period of time, whether the card(s) had been lost or stolen. Being careless with your ATM or Debit card is not only dangerous for you and your accounts, it also puts the Credit Union at risk for fraud and theft. Please be more cautious with your ATM/ Debit card, it's your hard earned money at risk.



**Live at the Stranahan Theater!**

October 28th- November 2nd, 2003

UT-MCO FCU has discounted tickets just for you!

Stop by one of the four offices & order your tickets today.



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

## ★☆☆ Holiday Closings ☆☆☆

<p><u>Veteran's Day</u> November 11th</p> <p><u>Thanksgiving</u> November 27 &amp; 28</p>	<p><u>Christmas</u> December 25 &amp; 26</p> <p><u>New Years Day</u> January 1st, 2004</p>
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## UT-MCO FCU Board

<p><b><u>Board of Directors</u></b></p> <p>Geoffrey Tracy, Chairman                      Robert Bruno, Vice Chairman                      Jean Hilt, Secretary                      Katie Wagner, Treasurer                      Bryan Pyles                      Thomas Sharkey                      Dawn Blausey</p>	<p><b><u>Supervisory Committee</u></b></p> <p>Pam Beck                      John Satkowski                      Shelia Stewart</p> <p><b><u>Operations Managements</u></b></p> <p>Katie Wagner, CEO</p>
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## Rates and Terms—October 2003

**Loans\***

*Automobiles As Low As...*

<u>Age</u>	<u>Base Rate</u>	<u>Term</u>
2003-2002	5.25% APR	Up to 60 Months
	5.50% APR	Up to 72 Months
*2002	6.25% APR	Up to 60 Months
	6.50% APR	Up to 72 Months
2001-2000	6.00% APR	Up to 54 Months
1999-1998	7.50% APR	Up to 54 Months
1997-1996	9.00% APR	Up to 36 Months

(\*\*Previously titled motor vehicles)

*Boats As Low As...*

<u>Loan Amount</u>	<u>Base Rate</u>	<u>Term</u>
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*

<u>Type</u>	<u>Rate</u>
Signature	13.50% APR
Computer	11.00% APR
Share Covered	8.00% APR
Tuition	9.00% 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**

1.00% APR	1.00% APY	paid 09/30/03
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**Savings Certificates**

12 month/\$1000 min.	1.49% APR	1.50% APY
24 month/\$1000 min.	1.98% APR	2.00% APY
36 month/\$1000 min.	2.23% APR	2.25% APY

**IRA Accounts**

2.48% APR	2.50% APY	paid 9/30/03
2.48% APR	2.50% APY	to pay 12/31/03

**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

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

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

\*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.

