

## Dates to Remember

### October

Monday 10th-

**Columbus Day**

Sunday 30th-

**Daylight Savings Time Ends**

Monday 31st-

**Halloween**



### November

Friday 11th-

**Veterans Day**

Thursday 24th-

**Thanksgiving**

### December



Wednesday 21st-

**1st Day of Winter**

Saturday 24th-

**Christmas Eve**

Sunday 25th-

**Christmas**

Saturday 31st-

**New Year's Eve**



### January

Sunday 1st-

**New Year's Day**

## NAME CHANGE COMING TO THE CREDIT UNION

### UT-MUO FEDERAL CREDIT UNION

As you may know or heard, MUO (formerly MCO) has changed their name from the Medical College of Ohio to the Medical University of Ohio in Toledo. This name change took place a few months ago and as we evaluated our options, we knew we had to make a name change ourselves. We decided to remain with both names of the University of Toledo and the Medical University of Ohio, so that we can continue to be a personalized financial institution to our members. The UT-MCO Federal Credit Union will GRADUALLY change our name to **UT-MUO Federal Credit Union**.

We expect this change to take place over the next year as we order forms, checks and office literature. Eventually we will be completely converted to our new name, UT-MUO FCU. The name change will be seamless and will not effect your membership benefits, products or account services. We are excited for the new change as well as we want to thank you for all your continued support at the Credit Union and we look forward to bringing you new services in the future, with our new name.

### ALONG WITH THE NAME CHANGE.....

### WE NOW HAVE A NEW WEBSITE ADDRESS: EFFECTIVE IMMEDIATELY!

The UT-MUO Federal Credit Union has a new website address. Please note immediately that our new website address is [www.utmuo.com](http://www.utmuo.com). Visit us at our new address and remember to make the change to your browser if you have our web address saved as a favorite. The new address will not effect the information on the web site or any of the online services. You can apply for loans online, pay your bills with Bill Pay, view your cleared checks, transfer funds, order checks and much more with our Online Services.

### ONLINE SERVICES CONTINUE TO EXPAND

Do you find yourself getting charged a \$3.00 service fee to your checking account for having less than \$500.00 in your savings account at the end of each month? If so, **Sign up for e-statements & we'll waive the \$3.00 service fee on your checking account.** This service fee affects checking account members ONLY. However, if you have a savings ONLY and would like to sign up for E-Statements, contact the main office and we will get you set up. **JUST ANOTHER FREE SERVICE WE OFFER OUR MEMBERS.**

## 2006

Entertainment Books

\$30.00



\$30.00

Available Now!

*Check Us Out On the Web at [www.utmuo.com](http://www.utmuo.com)*

# FOR SALE

The following vehicle is for sale. All sales will be by sealed bids delivered to the main office at 5248 Hill Avenue. All bids need to be received by **October 15<sup>th</sup>, 2005**.

The credit union reserves the right to reject any and all bids that are submitted. In the case of tie bids, the affected submitters will be allowed to re-bid. For additional information or to receive Bid Forms or to inspect the vehicle please contact the main office at 419-534-3770.



*Steel Blue Pearl 2002 Chrysler PT Cruiser, 4-speed Automatic, low mileage, 4-wheel Disc brakes, anti-lock ABS, 16" Aluminum wheels, Leather seats, & heated front seat.*

All sales are on an "as is" basis with no implied warranty. Special financing available to credit union members. See website for additional information and pictures.

## O C T O B E R 2 5 T H

### Free Estate Planning Seminar

- \*Will my spouse be protected?
- \*Will my children be protected?
- \*Is a Trust different from a Will?
- \*Who needs a Trust and Why?
- \*Can I include charities in my plan?
- \*Can I avoid planning mistakes?
- \*Can I retire with confidence?

Presented by Lon Lutz, Attorney at law  
**11:30am-1:00pm**  
 MUO Campus  
 Collier Building Room 3407

Call Kellie Jakubowski @ 419-534-3770 and reserve your seat today. You do **NOT** need to be a member of UT-MUO FCU to attend this seminar.



## OUR FALL CAR RATE SPECIAL IS BACK!!

New & Used Car rates (2003 or newer)  
As low as

**4.75% APR up to 60 months**

For every approved car loan in October you will be entered to win a FREE Car Detailing from Perretti's Professional Auto Detailing



**Fall Special ends 10/31/2005**

Apply for a loan online at [www.utmuo.com](http://www.utmuo.com) or stop by one of our 3 offices and get pre-approved TODAY!  
 All loans may be payroll deducted or paid bi-weekly.

## Holiday Loan Special

This Holiday season you can borrow up to **\$5,000** between **November 1st, 2005 & January 31st, 2006**. Pick a payment that best fits your budget, with rates as low as



**5.99% APY for 24 Months**

**6.99% APY for 36 Months**

The Holiday Season can get quite expensive, so we want to help you get through the 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.

**DONATE to HELP THE VICTIMS OF HURRICANE KATRINA @ one of our 3 offices.**

All proceeds will be donated to DMAT (Disaster Management Area Team) of Ohio & the American Red Cross. Our DMAT team is organized out of MUO (Medical University of Ohio) & they have been deployed to help the victims of hurricane Katrina. Thank you to our DMAT team for all your help in the clean-up battle against Hurricane Katrina! Donations will be presented on November 1<sup>st</sup>, 2005.



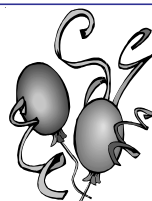
AMERICA'S CREDIT UNIONS



**NEW MEMBERS WELCOMED**

Anyone joining the UT-MUO Federal Credit Union in the month of October will receive a **FREE T-SHIRT**. Each new member signing up for Checking, Online Banking & E-Statements will also receive a carry cooler (while supplies last.)

If you have a family member or a co-worker that would like to join the UT-MUO Federal Credit Union, there is no better time than NOW. Stop by one of our 3 offices & become a member today!



**Credit Union Week**  
**OCTOBER 17th-21st**



Stop into one of the UT-MUO FCU offices during Credit Union Week to receive free gifts, snacks & special loan promotions. We will be serving popcorn on International Credit Union Day, Thursday October 20th. We want to Thank our members for making us a strong successful financial institution for the last 41 years!

We look forward to seeing you!

**Sam's Club is celebrating**  
**National Credit Union Week.**



Shop now through October 31<sup>st</sup> at Sam's club as a guest of the Credit Union. Look for your one day pass included with your statement.

Get approved for an Auto Loan in November or December and receive a free car wash kit. Apply online or visit one of our 3 offices and talk with a loan officer. Pre-approved loans are also available.

**Hey Kids...**



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

Stop back again in November & receive another gift!



Especially for our younger Members. If your child is not a credit union member- sign them up today and start saving for their future.

The kids club program is finishing up the details and advances of the program. We hope to have a fully developed program completed in 2006. We want to get our younger members more excited about saving and understanding the concept(s) of money. Look for more details in 2006.

**Need Extra Holiday Cash?**

**Skip a loan payment**  
**in November or December**



1. Choose November or December loan payment to skip
2. Send \$35.00 per loan to UT-MUO FCU
3. You may skip-a-pay even if you have pre-authorized deduction or a loan payment book. Just sign the coupon and return it with your \$35.00 fee.

Bi-weekly payments: skip-a-pay is equal to 2 bi-weekly payments.

**Leases, Home Equities, Visa & First Mortgages NOT INCLUDED.**

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

**Did You Know...**

The first bill to feature a security feature was the \$20 bill.



In 1997 the new \$50 bill was introduced. The second note to be redesigned to include new security features, the reverse side also includes an enlarged number 50 in the lower right-hand corner to aid the low-vision community.

*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)*

<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>MUO 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 Student Union Office</u></b>                  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</p>	<p><b><u>Misc. Information</u></b>                  Quick Teller (419) 241-8948                  VISA Line 1 (800) 808-7230                  Debit Card 1 (800) 554-8969                  Direct Deposit Routing                  # 2412-8265-8</p>
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**★★★ Holiday Closings ★★★**

<p><b><u>Veterans Day</u></b>                  Nov. 11th, 2005</p>	<p><b><u>Christmas</u></b>                  Dec. 23rd &amp; 26th, 2005</p>
<p><b><u>Thanksgiving</u></b>                  Nov. 24th &amp; 25th, 2005</p>	<p><b><u>New Years</u></b>                  Jan. 2nd, 2005</p>

**UT-MUO FCU Board**

<p><b><u>Board of Directors</u></b>                  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>                  Pam Beck                  John Satkowski                  Shelia Stewart</p>
<p><b><u>Operations Managements</u></b>                  Katie Wagner, CEO</p>	

**Rates and Terms—October 2005**

**Loans\***

*Automobiles As Low As...*

<u>Age</u>	<u>As Low As</u>	<u>Term</u>
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...*

<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	5.50% APR
Share Covered	4.75% APR**
Tuition	7.00% 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 09/30/05
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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**

2.48% APR	2.50% APY	paid 9/30/05
2.48% APR	2.50% APY	to pay 12/31/05

**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

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



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

