

YOUR MONEY MATTERS



Issue 236 April 2024

60th Anniversary of University of Toledo FCU

As we celebrate our 60th anniversary, we have made a real difference in the financial lives of our members and their families. While our name has changed over the years, our mission remains the same. Since 1964, one of our commitments has been “to offer a range of innovative high-quality products and services in a cost-effective manner which supports our members’ financial well-being and success”. We exceed our members’ expectations by providing them with low-cost services and products.(continued on page 2)

Message from the CEO
by Greg Cook

Dear fellow UTFCU members, I just want to say how optimistic I am for the future success of our credit union. I am grateful for the opportunity to be a part of the UTFCU family. The credit union movement is strong and growing. We are fortunate to be a part of UToledo institution where we serve the students, faculty / staff, alumni and direct family of members. Our goals are to continue serving our members with new products and services, and to increase our membership.



\$5,000 in Scholarship Money

We are thrilled to announce the continuation of the UTFCU Annual Scholarship Program for the year 2024. This longstanding initiative is designed to recognize and support the academic endeavors of talented students within our community. Once again, we are proud to allocate a total of \$5,000 in scholarship monies to deserving individuals who demonstrate exceptional promise and dedication to their education.



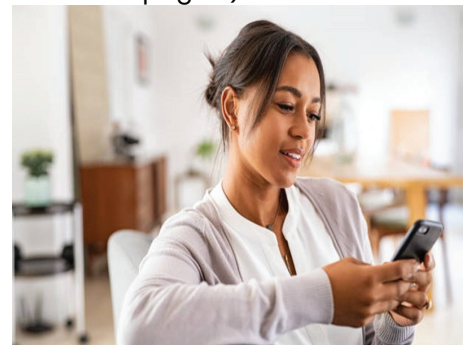
The breakdown of the scholarship awards remains unchanged:

- 1st place: \$3,000
 - 2nd place: \$1,500
 - 3rd place: \$500
- (continued on page 2)

A2A (Account to Account)

You can transfer money between linked accounts you hold at other institutions and your UTFCU account. Save time by setting up future or recurring transfers between your accounts. Make payments instantly from your checking account to your credit accounts.

A2A forms can be found on our website at : <https://www.uoftfcu.com>



60th Anniversary (cont)

This promotes a close relationship with our faculty, staff, students, and alumni, which is especially important to the University of Toledo Federal Credit Union!

While our credit union has grown in many aspects, we are grateful to be able to serve Toledo and the surrounding areas. We have witnessed some of the world's greatest technological advances as we continue to support the diverse cultures and unique needs of our members. Our focus is to positively impact the present and shape the future of our members through our actions.

The University of Toledo Federal Credit Union strives to offer our personal services with 24-hour account access including online and mobile banking with the convenient addition of shared branching. These qualities build on our distinct strengths to invest in the credit unions' impact. We are determined to partner with our communities to advance our mutual success and create opportunity for all!

The Board of Directors, Supervisory Committee, and our Staff would like to thank you for being a part of our journey and making what we do possible. We are excited to see what the future holds.

Important Information:

Join us Friday May 31st, 2024, for our Annual Meeting at the GESU Sullivan Center. This is a MEMBERS-ONLY EVENT, a buffet and open bar are included. Come and meet the Board of Directors, CEO, Staff, and Supervisory Committee. The meeting will start at 6:00pm to discuss the credit union's annual report and financial statement. Tickets will be available at all three office locations, starting April 1st, 2024. The last day to retrieve tickets will be May 24th, 2024.

\$5,000 Scholarship (cont)

We understand the importance of supporting our youth in their pursuit of higher education and are committed to providing opportunities that foster growth and development. Through initiatives like the UTFUCU Annual Scholarship Program, we aim to invest in the future leaders of our community and empower them to achieve their academic and career aspirations.

Applications are available for pickup at any of our three office locations or can be found online at <https://www.uoftfcu.com/scholarships>. We encourage all eligible students to take advantage of this wonderful opportunity and submit their applications before the deadline.

Thank you for being a part of the UTFUCU family, and we look forward to celebrating the achievements of our scholarship recipients.



CERTIFICATE RATES

5%*

*Introductory rate is a 6 month certificate ONLY on NEW funds to the institution. Rates subject to change. Limited time only.

CONTACT US

(419) 534-3770 www.uoftfcu.com



Summer Savings

May - July

Buy a Car

New or Used

No Payments for 90 Days

For more info call or apply online:
www.uoftfcu.com/auto-loans
*Interest accrues deferred for 90 days



Summer is right around the corner!

Need cash to help with summer fun?

UTFCU is offering \$1,200 for 12 months at 12%.
May 1, 2024-July 31, 2024

**Go Online
Apply for
Membership / Loans
uoftfcu.com**

REFER A FRIEND!

NEW MEMBERS ONLY

\$25 REFER A FRIEND (FAMILY) INCENTIVE: FRIEND (FAMILY) MUST QUALIFY FOR MEMBERSHIP AND APPLY FOR A LOAN/VISA CREDIT CARD. AT LOAN/VISA CLOSING BOTH MEMBERS WILL RECEIVE \$25 IN THEIR ACCOUNTS.

LOANS INCLUDE:
-HOME EQUITY LOANS -AUTO LOANS -MOTORCYCLE LOANS
-BOAT, RV AND ATV LOANS -PERSONAL LOANS
-VISA CREDIT CARDS
APPLY ONLINE: UOFTFCU.COM OR CONTACT US TODAY!

Add Protection To Your Long Term Plans
Affordable Term Life Insurance

ONLINE ACCESSIBLE

Get Pre-Qualified in Minutes

Up to \$2 Million in Coverage With NO EXAMS

20 Year Term Monthly Rates

20 Year Term Monthly Cost					
Class	Age	\$250,000 Coverage		\$1,000,000 Coverage	
		Male	Female	Male	Female
Preferred Non-Tobacco	35	\$17.09	\$15.04	\$47.45	\$39.34
	45	\$33.08	\$25.89	\$108.57	\$83.20
	55	\$75.07	\$54.47	\$273.38	\$195.76

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Place an ~~“X”~~ next to, up to TWO Candidates you wish to vote for our Board of Directors Positions.

Emmanuel Yakumithis - As the Chief of Staff for the Lucas County Auditor, I have accumulated extensive experience in managing large-scale operations and navigating complex financial processes. Responsibilities include overseeing the entirety of operations, including the multibillion-dollar real estate valuation process, and serving as the primary liaison for the countywide external audit. Attending St. Francis de Sales H.S. and the University of Toledo, I cultivated a strong foundation for analytical thinking and leadership skills. I am deeply committed to serving the community. I have been actively involved in local political initiatives and have chaired local events, fostering community spirit and cultural appreciation. I also serve on a national Board of the Directors, where I recruit members and raise funds for our organization throughout the United States. I am enthusiastic about applying my diverse experiences and passion for community service to the governance of our Credit Union. I believe membership growth is vital for our Credit Union's sustainable future. As a member of the Board of Directors, I will be dedicated to promoting transparency, accountability, and innovation. I am committed to bringing my unique blend of leadership, strategic vision, and community engagement to steer UTFCU towards sustained growth and prosperity.

Richard Springman - Richard Springman is a Professor Emeritus of The University of Toledo, having retired from the College of Engineering after 42 years of service. He has continued his involvement with the college by teaching as a part-time faculty member in the Department of Engineering Technology for the past three years. A Registered Professional Engineer in the State of Ohio, Richard has been active with the Toledo Regional Society of Professional Engineers and currently serves as a trustee on the TRSPE Board of Directors and as the faculty advisor to the University of Toledo Society of Professional Engineers. He has been a member of the University of Toledo Federal Credit Union for more than 45 years. He is currently a member of the UTFCU Supervisory Committee and the UTFCU Board of Directors. Richard considers UTFCU to be a vital part of the university community and would be honored to be allowed to continue his work with the Board.

Name: _____

Account Number: _____

Signature: _____

Please return or mail to: UTFCU, C/O Nominations Committee, 5248 Hill Ave, Toledo, OH 43615 If you choose to mail your ballot we will reimburse your account \$0.68 for postage. Ballots MUST be received or postmarked by May 10, 2024