

We Can Make A Difference In Your Life.®

# Consumer Cents

News For Co-op Toledo Credit Union Members

Helping You Achieve Financial Security

Summer 2011

## Summer 2011

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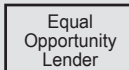
Audio Teller:

(419) 865-8880

Hours: Monday-Thursday 9-5

Friday 9-6

website: [www.cooptcu.com](http://www.cooptcu.com)



## HOLIDAY CLOSINGS:

**Labor Day**

*Monday, September 5th,*

**Columbus Day**

*Monday October 10th*

## DATES TO REMEMBER

**Patriot Day**

*Sunday, September 11th*

**Grandparents Day**

*Sunday, September 11th*

**1st Day of Autumn**

*Friday, September 23rd*



Your Board of Directors voted to pay dividends on Share Balances as listed below

<u>Share Balance</u>	<u>Rate</u>	<u>APY</u>
\$100 to \$19,999.99	.10%	.10%
\$20,000 and over	.40%	.40%
<u>Certificates</u>		
6 month/\$1,000 min.	.25%	.25%
12 month/\$1,000 min.	.55%	.55%
24 month/\$5,000 min.	.90%	.90%

## DISCOUNTED AMUSEMENT PARK TICKETS

Treat your friends and family to some SUMMER FUN!

Cedar Point Adult Ticket	\$38.00
Cedar Point Child Ticket (under 48" tall)	\$19.00
Cedar Point Senior Ticket (61-up)	\$19.00
Ride & Slide (two days)	\$71.00
Soak City	\$26.00
Toledo Zoo Adult Ticket	\$10.00
Toledo Zoo Child or Senior Ticket	\$7.00



## FUNDS AVAILABILITY CHANGES EFFECTIVE JULY 21, 2011

In most cases, we will make all the funds deposited by check available to you immediately. Depending on the type of check you deposit, funds may not be available until the second (2) business day after the day of the deposit. The first \$200.00 of your deposit, however, will be available immediately.



### NEW and USED CAR LOANS

Come in and Check out Our GREAT New Car Loan Rates as LOW as \*2.74% for qualifying members. If you have a vehicle financed at another financial institution, now is the time to move it to Co-op Toledo Credit Union. We have rates as LOW as \*3.00% on used vehicles. We loan up to 80% of the

NADA average retail value. Contact our Loan Officers for details and see just how easy it is to get your loan refinanced at Co-op Toledo Credit Union. We also offer pre-approvals for your convenience.

\*some restriction may apply.

### MAKE EVERY DAY A WELLNESS DAY

On June 9, 2011, Co-op Toledo Credit Union was invited to participate at the Luther Home of Mercy Annual Employee Wellness Day Event for their employees. The credit union provided wellness-related snacks and donated a \$50.00 gift card for the Fresh Market.

### MORTGAGE LOAN INTEREST RATES



Over the winter months interest rates started to rise and it appeared that the record lows we experienced in 2010 were gone. However, over the last few weeks we have seen rates drop near those low levels again. If you missed the opportunity to refinance last year, do not hesitate to take action now. The credit union has several fixed rate options and terms available. If you have been in your mortgage for some time, a 20 or 15 year term could be a great choice. A lower term often carries with it an even lower interest rate and in many cases homeowners are able to reduce the number of years on their mortgage while

keeping their monthly payments relatively the same. If you are concerned your home has lost value and you may not be able to refinance, the credit union has programs available for this exact scenario. Even though we are experiencing what appears to be another round of low rates, it is almost impossible to predict how long they will stay here. So if you have questions about what is available for your current home loan or about purchasing a new home, contact the credit union today.

### ENTER TO WIN \$25.00

Sign up for E statements on Home Banking and you will automatically be entered into a drawing to win \$25.00 that will be deposited to your savings account. With E Statements you will be able to review prior months statement activity 24 hours and 7 days a week.

