

WE CAN MAKE A DIFFERENCE IN YOUR LIFE®

CO-OP
TOLEDO
CREDIT UNION

Consumer Cents

News for Co-op Toledo Credit Union Members

Helping You Achieve Financial Security

Winter 2012

2422 S. Holland-Sylvania Rd.
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Hours:

Monday-Thursday 9-5

Friday 9-6

web site: www.cooptcu.com

HOLIDAY CLOSINGS:

January 16th

Martin Luther King, Jr. Day

February 20th

President's Day

DATES TO REMEMBER:

February 14th

Valentine's Day

March 11th

Daylight Savings

DIVIDEND NEWS

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

SHARE BALANCE	RATE	APY
\$100 to \$19,999.99	.10%	.10%
\$20,000 and over	.20%	.20%

CERTIFICATES

6 month/\$1,000 min.	.25%	.25%
12 month/\$1,000 min.	.50%	.50%
24 month/\$5,000 min.	.70%	.70%

CALL FOR NOMINATIONS

Co-op Toledo Credit Union is now accepting nominations to fill two positions on our Board of Directors. The two seats are up for election at the Annual Membership Meeting on Saturday, February 25, 2012. Anyone interested in running for a position on the Board should send a resume to the Nominating Committee, Co-op Toledo Credit Union, 2422 S. Holland-Sylvania Rd. or stop by the Credit Union to complete a Volunteer Information Request form by January 30, 2012. All nominees must be Co-op Toledo Credit Union members in good standing and are subject to review by the nomination committee.

ANNUAL MEETING ANNOUNCEMENT

Co-op Toledo Credit Union's Annual Meeting and Dance Party will be held on Saturday, February 25, 2012, beginning at 7:00pm at the American Legion Hall (new location), 1047 Clarion Avenue, Holland, OH 43528.

SEE FLYER ON BACK FOR DETAILS AND TO ORDER TICKETS

NEW AUTO LOANS AS LOW AS 2.74% APR!

Stop by the Credit Union and get preapproved for your new car purchase today. Too busy to stop by...let us take your application over the phone or apply on line at www.cooptcu.com. We'll give you fast and easy approval to get you in that new car faster.

SKIP-A-PAY

Is your cash tight after the holidays? Ask about our Skip A Payment program for January. Contact Jenny or Georgia for more information.

LOW DOWN PAYMENT HOME PURCHASE PROGRAMS

There are many individuals that have considered buying a home, but are concerned about having enough saved for a down payment. The Credit Union can make the dream of owning a home become a reality with the various state grant programs available. With the help of the Ohio Housing Finance Agency, OHFA, the Credit Union is able to assist many borrowers qualify for their first time home buyer programs. OHFA's most popular program is their 2.5% down payment assistance grant. When used in conjunction with FHA financing, a borrower can purchase a home with as little as 1% down at very competitive interest rate. OHFA also offers great programs for Ohio's Heroes and Veterans. These borrowers get the same down payment assistance, but with a lower interest rate. These are not the only programs the Credit Union has to offer; we carry a wide variety of mortgage programs to accommodate second time home buyers, investment opportunities, and existing home buyers looking to refinance into record low rates. Whether you are looking to buy or thinking about refinancing, the low interest rates and extremely affordable home prices make now the best time to act. Contact the Credit Union today for a free pre-approval or analysis of your existing mortgage to see what we can do for you.

YOUR CREDIT UNION...THERE TO SERVE!





You're Invited To Join Us For
Co-Op Toledo Credit Union's
ANNUAL MEETING AND DANCE PARTY



WHEN: Saturday, February 25th at 7:00 p.m.
WHERE: American Legion Hall (new location)
 1047 Clarion Avenue
 Holland, OH 43528



**Join us for an evening out with a lot of dancing,
 hors d'oeuvres, 50/50 raffle and door prizes!**



Tickets need to be purchased in advance.
 Member Tickets are \$15.00 and Guest Tickets are \$20.00.



Deadline for tickets is February 17th.



I would like to purchase _____ member tickets at \$15.00 each.

I would like to purchase _____ non-member tickets/guest tickets at \$20.00.



Enclosed is my check or money order for \$ _____



Print Name _____

Deduct charged from my account _____
 (SIGNATURE REQUIRED TO DEDUCT FROM ACCOUNT)



Tickets purchased by mail will be held at the door, unless requested otherwise.

