

RATE WATCH

CURRENT LOAN RATES

Signature
 A+ Paper 720+8.00%
 A Paper 680-719.....10.00%
 B Paper .640-679.....12.00%
 C Paper.600-639.....14.00%
 D Paper.590-599.....16.00%
 E Paper .574 or less18.00%

VISA GOLD 11.00% APR
 (credit score must be 720 or higher)
 VISA Classic..... 13.44% APR

Share Secured 6.50% APR

Credit Builder Loan: \$500.00 loan for 6 months @ qualifying Signature Loan rate. Loan proceeds are deposited into member's share account and held like a share secured loan.

Certificate Secured..... 3.00% over what CD pays- up to 60 mo. term
 Second Mortgage
 Up to 10-year 5.99% APR fixed fees apply

Home Equity Line of Credit Variable....
 **Adjusted Quarterly Fees Apply
 6.00% **Prime Rate Published in Wall St Journal

Home Purchase or Refinance
 Rates change daily - Contact Billy Horn
 Savage Mortgage Services 419-725-7376

Tuition Loans 9.00% APR
 up to a 12 Month Term

New And Used Auto Loans

		A+	A	B	C	D	E
	Credit Score	720+	680-719	640-679	600-639	575-599	574 or less
2011 over \$30,000	Up to 84 months	3.99	4.50	6.50	10.75	14.75	16.00
2010-2011	Up to 72 months	3.99	4.50	6.50	10.75	14.75	16.00
2009	Up to 72 months	3.99	4.50	6.50	10.75	14.75	16.00
2007-2008	Up to 60 months	3.99	4.50	6.50	10.75	14.75	16.00
2005-2006	Up to 48 months	3.99	4.50	6.50	10.75	14.75	16.00
2004	Up to 36 months	3.99	4.50	6.50	10.75	14.75	16.00
2003	Up to 30 months	3.99	4.50	6.50	10.75	14.75	16.00

- 10% down payment required on all used Boats, Motorcycle, RV's, Snowmobiles, and Skidoos (Contact the Credit Union for current rates based on credit score).
- Minimum shares required.....Yes.....\$25.00
- Return check fee.....Yes.....\$25.00
- Life Insurance.....Yes
- Late charge.....\$25.00.....15 Days past due
- *Rates reflects paper quality as determined by BEACON/EMPERICA SCORE
- Other disclosures: We will not finance negative equity.....100% of NADA used retail
- Pricing is subject to change without notice*
- Classic cars will be loaned at "D" Paper rate for a maximum of 36 months & will require a certified appraisal, pictures and insurance coverage will be required for at least the loan amount
- Terms may vary also due to credit scoring and paper quality
- ****73 - 84 month term requires a score of 680 or higher, add 1% to above rates
- 84 month term for new vehicles (untitled) over \$30,000 only

(REV. 1/11)*

100% financing on new -100% retail value financing on used

BOARD OF DIRECTORS

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 Tricia M. White Vice-Chairperson
 Sharon Echols-Anderson..... Treasurer
 Nep T. Brassfield Director
 Diane R. Mieczkowski Director
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MANAGEMENT STAFF

President/CEO
 James A. McCabe

Accounting Manager
 Jerry Mravec

Vice President of Member Services
 Bobbiejo Hood

Collections Manager
 Tonya Warren

Children's Miracle Network

Children's Miracle Network is an international non-profit organization dedicated to helping children by raising funds and awareness for 170 children's hospitals throughout North America. Each year these hospitals treat more than 17 million children afflicted with diseases, injuries and birth defects of every kind. Children's Miracle Network's founding pledge is to put children first in all it does and keep 100 percent of donations in the community where the funds were raised.



Mercy Children's Hospital is the Children's Miracle Network hospital for Northwest Ohio. Mercy Children's Hospital helps provide care for children with medical needs across 14 counties and treats all children regardless of affliction or the family's ability to pay. Children's Miracle Network would not exist without the help of our local and national sponsors. Year-round, our partners conduct hundreds of special event fundraisers, sell Miracle Balloons for \$1 and hold Dance Marathons to help provide pediatric care for the children at Mercy Children's Hospital.



TOLEDO METRO MESSAGES

Just for the T.M.F.C.U. Members • Spring 2011

2011 Annual Meeting A Great Success



The 2011 Annual Meeting was held the evening of March 24th at Phillips Temple C.M.E. Church. The event was catered by the ladies of the church who provided those in attendance with a delicious buffet style dinner. All in attendance received a complimentary gift bag and there were also several door prizes awarded as well as a money and gift raffle. Approximately 160 attended the annual meeting and we look forward to seeing all of you at next years annual meeting. We are pleased to announce that all current board members have agreed to serve another term. Their service is greatly appreciated.

Amusement Park and Zoo Ticket Prices

Cedar Point Adult 48" & Taller	3-61 years	\$38.00
Cedar Point under 48" Tall in Shoes	3 & older	\$19.00
Cedar Point Children	2 and under	Free
Soak City over 48" Tall in Bare Feet	3 & older	\$26.00
Soak City Children	2 and under	Free
Zoo Tickets Adults	12 - 59	\$9.00
Zoo Tickets Seniors	60+	\$6.00
Zoo Tickets Children	2 - 11 years	Free



Products & Services

Share Accounts	Second Mortgages
Money Market Accounts (IRAs)	New & Used Vehicle Loans
Term Share Certificates	New & Used Boats Loans
Holiday Club Accounts	Motor Home & RV Loans
Checking Accounts	Tuition Loans
ATM Access - No Surcharge!	Guaranteed Student Loans
MasterMoney Check Card	VAN-Audio Response System
VISA Credit Cards	Money Orders
Signature Loans	Travelers Checks
Share Secured Loans	Direct Deposit
First Mortgages	Payroll Deduction
	Wire Transfers

Visit Our Website

www.toledometro.com

- Loan Applications on Line
- Loan Rates on Line
- NADA Marketing Place
- Cooperative Real Estate Service
- Car Facts *and more!*

Holiday Closings

- Good Friday
Friday, April 22
Open 8:00am - 12:00pm
- Memorial Day
Monday, May 30
- Independence Day
Monday, July 4
- Labor Day
Monday, September 5

Your Credit Union Is Available For YOU!



TOLEDO METRO FEDERAL CREDIT UNION

1212 Adams Street • Toledo, Ohio 43604
(419) 242-4926 • Fax (419) 242-8550
1-888-502-8628 • VAN: (419) 242-8548
Lost ATM: 1-800-278-6888

Lobby Hours
Monday, Tuesday, Thursday & Friday 8:00 AM - 5:00 PM
Wednesday 9:00 AM - 5:00 PM
Drive-Thru Hours
Monday, Tuesday, Thursday & Friday 8:00 AM - 5:30 PM
Wednesday 9:00 AM - 5:00 PM
Visit Our Website
www.toledometro.com