

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

Summer 2013

2422 S. Holland-Sylvania Rd.
Maumee, OH 43537-1409
(419) 865-3600
Fax (419) 865-3602
Audio Teller:(419) 865-8880

Hours:

Monday, Tuesday, Thursday 9-5
Wednesday (Effective Jan. 16th)
Lobby 9-12 - Drive Thru 9-5
Friday 9-6

web site: www.cooptcu.com

HOLIDAY CLOSINGS

September 2, 2013 *Labor Day*
October 14, 2013 *Columbus Day*

DATES TO REMEMBER

August 17, 2013 *Maumee Summer Fair*
Come check out our booth!!
September 8, 2013 *Grandparents Day*
September 11, 2013 *Patriot Day*
September 22, 2013 *1st Day of Autumn*
October 31, 2013 *Halloween*

CO-OP FAMILY OF STAFF

Jenny Segura - Manager
Angela Seely - Assistant Manager
Honie Sulier - Member Service
Amber Coates - Member Service
Jill Byrd - Member Service
Nickole Albright - Member Service

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	.05%	.05%
\$20,000 and over	.10%	.10%

CERTIFICATES

6 month/\$1,000 min.	.10%	.10%
12 month/\$1,000 min.	.25%	.25%
24 month/\$1,000 min.	.45%	.45%
36 month/\$1,000 min.	.55%	.55%
48 month/\$5000 min.	.55%	.55%

DISCOUNTED AMUSEMENT PARK TICKETS



CEDAR POINT ADULT	\$ 43.00
CEDAR POINT JUNIOR/SENIOR	\$ 25.00
CEDAR POINT RIDE & SLIDE	\$ 79.00
SOAK CITY	\$ 28.00
TOLEDO ZOO ADULT	\$ 12.00
TOLEDO ZOO CHILD/SENIOR	\$ 9.00

CEDAR POINT AND KINGS ISLAND TICKETS BOTH AVAILABLE FOR PURCHASE FROM OUR WEBSITE – JUST LOOK FOR THE LINK AND FOLLOW INSTRUCTIONS

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.

GRILLSIDE GUACAMOLE

Ingredients

- 1 medium sweet onion, thinly sliced, cut in half
- 2 jalapeño chiles (3 inch), cut lengthwise in half, seeded
- 4 ripe large avocados (about 2 lb) cut in half, pitted and peeled
- 3 plum (Roma) tomatoes, cut lengthwise in half, seeded
- 1/4 cup chopped fresh cilantro
- 2 tablespoons fresh lime juice
- 1 clove garlic, finely chopped
- 1 teaspoon coarse (kosher or sea) salt
- 1/2 teaspoon ground cumin
- 1/4 cup Queso Cotijo cheese, crumbled



Directions

- Heat gas or charcoal grill. Spray 18x14-inch piece of heavy-duty foil or grill pan with cooking spray. Place onion and chiles on foil or pan. Place on grill over medium heat.
- Cover grill; cook 5 to 8 minutes or until onion and chiles are crisp-tender and just beginning to brown. Add avocados and tomatoes to the onion and chiles. Cover grill; cook about 5 minutes longer or until avocados and tomatoes are hot, turning once halfway through grilling.
- Remove vegetables from grill to cutting board. Finely chop chiles and coarsely chop remaining vegetables. In medium bowl, place vegetables, cilantro, lime juice, garlic salt and cumin; mix gently until combined. Stir in the cheese. Serve warm. If desired, serve with tortilla chips.

Makes 16 servings (1/4 cup each)

YOUR CREDIT UNION...THERE TO SERVE!



HOW TO STOP THE CALLS AND MAIL OFFERS

To Opt Out Of Telemarketing Calls	WWW.DONOTCALL.GOV
To Opt Out On Direct Mail And Email Offers	WWW.DMACHOICE.ORG
To Opt Out On Credit Card Offers	WWW.OPTOUTPRESCREEN.COM
To Opt Out Of Online Cookie Collecting	WWW.NETWORKADVERTISING.ORG



TO BETTER SERVE AND EDUCATE OUR MEMBERSHIP, WE WOULD LIKE TO SET UP CLASSES BASED ON INTEREST ON *HOW TO BUDGET, CREDIT COUNSELING OR HANDLING A CHECKING ACCOUNT.* PLEASE CALL THE CREDIT UNION AT 419-865-3600 AND LET US KNOW!!



Dear Co-Op Member:

Some politicians in Washington are talking about taxing credit unions, including Co-op Toledo Credit Union, as part of an effort to reduce the deficit and overhaul the federal tax code.

Since credit unions are not-for-profit, taxing credit unions could destroy credit unions as we know them, eliminating financial choice for consumers.

You can help prevent your credit union from being taxed by contacting your U.S. Representative and Senators via www.DontTaxMyCreditUnion.org. There you will find a pre-written letter that you can e-mail to Congress, saying loud and clear: "Don't Tax My Credit Union!"

Remember, Co-op is owned and directed by you, the member. Unlike banks that maximize profits for a small group of investors, credit unions exist to serve their members, including working families, small businesses, and the local community. Because we return benefits to our members, we are able to offer higher returns on savings and lower fees. That's why your credit union is not-for-profit and tax exempt.

Thanks for your help in preventing Co-op Toledo Credit Union from being taxed.

A handwritten signature in black ink that reads 'Jennifer Segura'.

Jenny Segura, General Manager

Co-op Toledo Credit Union