

## **HOLIDAY CLOSINGS**

January 20<sup>th</sup> - Martin Luther King, Jr. Day  
February 17<sup>th</sup> - President's Day

## **DATES TO REMEMBER**

February 14<sup>th</sup> - Valentine's Day  
March 9<sup>th</sup> - Daylight Savings

## **DIVIDEND NEWS**

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

<b>SHARE BALANCE</b>	<b>RATE</b>	<b>APY</b>
\$100 TO \$19,999	.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%

Co-op Family of Staff  
Jenny Segura- Manager  
Angela Seely- Assistant Manager  
Honie Sulier-Member Service  
Jill Byrd- Member Service  
Nickole Albright-Service

## **CALL FOR NOMINATIONS**

Co-op Toledo Credit Union is now accepting nominations to fill three positions on our Board of Directors. The three seats are up for election at the Annual Membership Meeting on Saturday, February 22nd, 2014. 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, 2014. All nominees must be Co-op Toledo Credit Union members in good standing and are subject to review by the nomination committee.

**WE HAVE TEAMED UP FOR SAVINGS FOR OUR MEMBERS FOR SAVINGS ON GM CARS, SPRINT, TURBOTAX AND OTHER GREAT ITEMS**



**Skip-A-Pay** Is your cash tight after the holidays? Ask about our Skip A Payment program for January or February. Contact Angie or Jenny for more information.

**ANNUAL MEETING ANNOUNCEMENT**

Co-op Toledo Credit Union's Annual Meeting and Dance Party will be held on Saturday, February 22, 2014, beginning at 7:00pm at the American Legion Hall 1047 Clarion Avenue, Holland, OH 43528.

**SEE FLYER ON BACK FOR DETAILS AND TO ORDER TICKETS**

**TIPS TO HELP FIGHT FRAUD and IDENTITY THEFT**

1. Register your debit card with MASTERCARD SECURE CODE. (Access through our website [www.cooptcu.com](http://www.cooptcu.com) under links).
2. Immediately report lost or stolen cards to your credit union.
3. Cover the ATM Pin pad when entering your number.
4. Choose a credit and debit card PIN number that is difficult to guess, but easy for you to remember.
5. Do not reply to any email, text or phone requests for your social security number, credit or debit account number or any other personal information.
6. Monitor your credit report, credit and debit card accounts and statements for unauthorized transactions. (one annual credit report is available with [annualcreditreport.com](http://annualcreditreport.com))

7. Shred all credit and debit card statements, receipts or financial documents before you throw them away.
8. Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
9. Update anti-virus and spyware software regularly.
10. Never click on the link provided in an e-mail you think is fraudulent.
11. Report suspicious e-mails or calls to the Federal Trade Commission through the internet at <http://www.ftc.gov/bcp/edu/microsites/idtheft> or by calling 1-877-IDTHEFT

To learn more about keeping your money safe, visit the <http://www.mymoney.gov/scams.shtml> Website.

**my.  
recipes**



Photo by: Photo: James Baigrie; Randy Mon

## ***Bacon and Herbs Mac 'n' Cheese***

Time: 30 minutes.

Sunset MARCH 2009

- **Yield:** Serves 4
- **Total:** 30 Minutes

### **Ingredients**

- 12 ounces elbow macaroni
- 3 strips bacon (about 2.5 oz.), chopped
- 3 tablespoons melted butter, divided
- 1/4 cup chopped mixed fresh herbs such as tarragon, parsley, chives, and/or rosemary
- 1/4 cup chopped green onions
  
- 2 garlic cloves, minced
- 1/2 cup brie cheese, cut into chunks
- 1/2 cup cream cheese, cut into chunks
- 1/2 cup shredded sharp cheddar cheese

- 1/2 cup plain dried bread crumbs

## Preparation

1. Preheat oven to broil. Cook macaroni according to package directions. Drain.
2. Meanwhile, fry bacon until crisp, about 5 minutes, then drain on paper towels, reserving 1 tbsp. grease. Set bacon aside.
3. In the warm pasta pot, mix reserved grease, 2 tbsp. butter, the herbs, onions, garlic, and soft cheeses. Mix in warm pasta and bacon. Spoon into 4 ramekins (1 1/2-cup size); sprinkle with cheddar cheese.
4. In a small bowl, combine remaining 1 tbsp. butter and the bread crumbs, stirring to combine. Sprinkle evenly over cheese.
5. Broil ramekins until golden and bubbling, about 3 minutes.

Note: Nutritional analysis is per serving.

[Edit](#)

## Becoming a homeowner in 2014

With the beginning of the new year, many wonder how they can make this the year they buy their first home. New home buyers hear that interest rates are low now, but on the rise, there are going to be changes to the mortgage market in 2014, and that it has not been easy to obtain mortgage financing. So what can a new homebuyer do to navigate the complex world of real estate and mortgages? The best way to approach home ownership is by educating oneself as much as possible. Although it is imperative to do your own research, getting good advice from a knowledgeable and trusted source could be just as important.

Getting pre-approved for a mortgage loan is the place to start. A mortgage consultant will be able to explain different financing options and educate a new homebuyer about the loan process. Saving money is also a must in order to become a homeowner. Even though there are 100% financing programs available, a borrower will still need money to cover certain costs associated with the buyer process such as a home inspection, appraisal, etc. Also, many lenders and loan programs require a borrower to have money in reserve. This is money not being used for the transaction, but left in savings for after the loan closes.

The home buying process can seem overwhelming, but it doesn't have to be. Contact the credit union today and they will connect you with a mortgage consultant that can walk you through the process of buying your first home. Make 2014 a great year and enter the world of homeownership with our help!

***YOU'RE INVITED TO JOIN US FOR  
CO-OP TOLEDO CREDIT UNION'S  
ANNUAL MEETING AND DANCE PARTY***

**WHEN: Saturday, February 22<sup>nd</sup> at 7:00 p.m.**

**WHERE: American Legion Hall  
1047 Clarion Avenue  
Holland, OH 43528**

**Join us for an evening out with a lot of dancing,  
Taco Bar, 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 17<sup>th</sup>.**

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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