

## **HOLIDAY CLOSINGS**

September 1, 2014- Labor Day  
October 13, 2014- Columbus Day

## **DATES TO REMEMBER**

Patriot Day- September 11, 2014  
Grandparents Day- September 7, 2014  
1<sup>st</sup> Day of Autumn- September 23, 2014  
October 31, 2014- Halloween

**Maumee Summer Fair- August 16, 2014- Come check out our booth!!**

## **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%

## **DISCOUNTED AMUSEMENT PARK TICKETS**

**CEDAR POINT ADULT \$46.00**  
**CEDAR POINT JUNIOR/SENIOR \$36.00**  
**CEDAR POINT RIDE & SLIDE \$ 81.00**  
**SOAK CITY \$ 29.00**  
**RIDE AND REFRESH \$51.00**

**TOLEDO ZOO ADULT \$ 13.00**  
**TOLEDO ZOO CHILD/SENIOR \$ 10.00**

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

Co-op Family of Staff  
Jenny Segura- Manager  
Angela Seely- Assistant Manager  
Honie Sulier- Member Service  
Nickole Albright- Member Service  
Deb Young- Member Service- Welcome to the Family!!

## Sesame Parmesan Zucchini



**Prep Time:** 15 Minutes  
**Cook Time:** 20 Minutes

**Ready In:** 35 Minutes  
**Servings:** 4

"A quick, easy and mouth-watering zucchini recipe. The sesame imparts intense flavor and the cayenne pepper adds a little kick for those who like some spice in their side dishes."

### INGREDIENTS:

1 medium zucchini, quartered and cut into 1/2-inch slices	2 teaspoons sesame seeds
2 tablespoons olive oil	2 tablespoons Parmesan cheese
1/4 teaspoon sesame oil	1/4 teaspoon cayenne pepper
	1/2 teaspoon garlic salt

### DIRECTIONS:

1. Preheat oven to 400 degrees F (200 degrees C).
2. In a large bowl, toss the zucchini with the olive oil, sesame oil, sesame seeds, Parmesan cheese, cayenne pepper, and garlic salt. Spread in a single layer on a baking sheet.
3. Bake 20 minutes in the preheated oven, until lightly browned.

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## 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.

## HOW TO STOP THE CALLS AND MAIL OFFERS

### TO OPT OUT OF TELEMARKETING CALLS

[WWW.DONOTCALL.GOV](http://WWW.DONOTCALL.GOV)

### TO OPT OUT ON DIRECT MAIL AND EMAIL OFFERS

[WWW.DMACHOICE.ORG](http://WWW.DMACHOICE.ORG)

### TO OPT OUT ON CREDIT CARD OFFERS

[WWW.OPTOUTPRESCREEN.COM](http://WWW.OPTOUTPRESCREEN.COM)

### TO OPT OUT OF ONLINE COOKIE COLLECTING

[WWW.NETWORKADVERTISING.ORG](http://WWW.NETWORKADVERTISING.ORG)

## **Pre-Approval: a vital step in the home buying process**

So...what is pre-approval? It's what happens when a lender looks at your credit score, your income and your debt in order to tell you whether you'd qualify for a mortgage loan. All of these factors will help you figure out how much you should and are able to spend.

Sellers and Realtors love when a buyer has a pre-approval letter and it is often required in order to make an offer on a property. This shows everyone that you're a serious, qualified buyer with the financing behind them. If you don't know whether you can qualify for a home and make an offer, you're in danger of not being able to follow through on that offer and that can be a very embarrassing situation. Getting pre-approved can also help narrow your focus to a certain price or neighborhood that fits within your budget. Without this guidance, the house hunting process could be very frustrating. Remember, the first step is the first step. Trying to offer money you don't have for something you want sets you up for disappointment and frustration. Start with step one instead of putting the cart before the horse.

The next question is, "what do I have to do to get pre-approved for a mortgage loan?" Being pre-pared will give you the best possible outcome. Have income documentation such as pay stubs, W2's, and tax returns ready and be forthcoming with as much information as possible. The more detailed your pre-approval process is, the quicker and smoother the home buying process will go.

Contact the credit union today and we can put you in touch with a qualified mortgage professional that will guide you through this process.

**WE HAVE SEVERAL NEW EXCITING LOAN OPTIONS FOR OUR MEMBERS**

**RAINY DAY LOAN- NEED MONEY FAST??? UP TO \$1000 FOR 12 MONTHS AT 16%- NO CREDIT CHECK \*\*\*CERTAIN RESTRICTIONS APPLY**

**FUTURE FUNDS LOAN- HAVE TROUBLE SAVING???? TAKE A FUTURE FUNDS LOAN OUT FOR SOMETHING YOU KNOW YOU WILL NEED IN THE FUTURE. THE TERMS AND AMOUNT ARE UP TO YOU AND WHAT YOUR NEED IS. THE RATE IS A LOW 6% . ASK ABOUT IT TODAY**