

WE CAN MAKE A DIFFERENCE IN YOUR LIFE



Consumer Cents

News for Co-op Toledo Credit Union Members

Helping You Achieve Financial Security

Winter 2014

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Hours:

Monday, Tuesday, Thursday 9-5
Wednesday
Lobby 9-12 - Drive Thru 9-5
Friday 9-6

web site: www.cooptcu.com

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day January 19th
President's Day February 16th

DATES TO REMEMBER

Valentine's Day February 14th
Daylight Savings March 8th
St. Patrick's Day March 17th

CO-OP FAMILY OF STAFF

Jenny Segura - Manager
Becky McDonagh - Assistant Manager
Honie Sulier - Member Service
Nickole Albright - Member Service
Amanda Coop - 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%

CALL FOR NOMINATIONS

Co-op Toledo Credit Union is now accepting nominations to fill two 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.

SKIP-A-PAY

Is your cash tight after the holidays? Ask about our Skip A Payment program for January or February. Contact Becky 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 28, 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

WEEKNIGHT LASAGNA TOSS

Prep Time: 10 Minutes
Cook Time: 30 Minutes
Servings: 4-6

Total Time: 40 Minutes

INGREDIENTS:

- 1lb. lean ground beef
- 1jar (24 oz.) spaghetti sauce
- 1-2/3cups water
- 1/4cup KRAFT Zesty Italian Dressing
- 2 green peppers, chopped
- 3cloves garlic, minced
- 12 oven-ready lasagna noodles, each broken into 4 pieces
- 1cup KRAFT Shredded Low-Moisture Part-Skim Mozzarella Cheese



DIRECTIONS:

BROWN meat in large saucepan; drain.

ADD next 5 ingredients; mix well. Bring to boil. Stir in noodles; cover.

COOK on medium-low heat 10 to 15 min. or until noodles are tender, stirring occasionally. Remove from heat. Sprinkle with cheese; cover. Let stand 5 min. or until cheese is melted.

YOUR CREDIT UNION...THERE TO SERVE!





As the new year begins, it's only natural to create goals for the year ahead. For many, this may include buying their first home or selling their current home to buy another. This is one of the biggest and best goals to set forth for the year and it can be somewhat overwhelming to figure out where to start. The sooner a homebuyer begins this process, the better. Tax return time is a great time to consider buying; many have money coming back to them and putting that money

towards a home can be one of the best ways to use it. There is also first time homebuyer grant money available through the state of Ohio and Michigan that can assist with the needed funds for closing costs, inspections, and down payment. Finally, Fannie Mae recently announced that the minimum down payment on a conventional loan will be reduced from 5% to 3%. Along with this announcement, there will also be a loosening of some guidelines that have previously made it very difficult for many borrowers to get approved for a mortgage loan. 2015 is going to be a great year to enter into the real estate market. Home values continue to rise making it easier to sell, guidelines and down payment requirements are getting easier to manage, and there are still fantastic grants available to first time homebuyers. If you are unsure of where you stand, but would like more information on what you can achieve in 2015, contact the credit union today. We have mortgage specialists that will work with our members to get them heading in the right direction.



CU Member Rewards Program
www.lovemycreditunion.org

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

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

WHEN: Saturday, February 28th at 7:00 p.m.

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

Join us for an evening out with a lot of dancing,

Soup, Salad and Baked Potato Bar, 50/50 raffle and door prizes!

Tickets need to be purchased in advance.

Member Tickets are \$5.00 and Guest Tickets are \$10.00.

Deadline for tickets is February 17th.

I would like to purchase _____ member tickets at \$5.00 each.

I would like to purchase _____ non-member tickets/guest tickets at \$10.00.

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