

DOLLAR & SENSE

A publication of United Services Federal Credit Union

Winter 2016

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## USFCU 67th Annual Meeting

March 8, 2016

Credit Union Office, Federal Court House

3:00 p.m. – 4:00 p.m.

Attend the Credit Union's Annual Meeting and receive a copy of the 2015 Annual Report and place your vote for your Board of Directors. Enjoy visiting with our Staff, Board and other Members and receive an attendance bag of goodies to enjoy.

If you are a USFCU member and in good standings, 18 years or older and interested in serving on a committee, please contact the Credit Union for details. The Nominating Committee will consider all qualified applicants. Please mail your resume to: USFCU Nominating Committee c/o 1716 Spielbusch Ave #405, Toledo, OH 43604. Deadline for nominations is February 12, 2016.



**Need extra cash to get the New Year started?**



**Take advantage of our low unsecured loan rates!**

*\$2,000 @ 8.8% APR\* for 28 months with monthly payments of \$ 80.00!*

*\$4,000 @ 8.0% APR\* for 48 months with monthly payments of \$ 98.00!*

*\$6,000 @ 6.8% APR\* for 60 months with monthly payments of \$120.00!*

*\$8,000 @ 6.0% APR\* for 68 months with monthly payments of \$140.00!*

\*Annual Percentage Rate

Exempt from other offers or discounts

Offer is subject to certain terms, restrictions and conditions including withdrawal of this offer without notice.

## Holiday Closings:

Martin Luther King Day – Jan 18<sup>th</sup>

Presidents' Day – Feb 15<sup>th</sup>

Memorial Day – May 30<sup>th</sup>

Independence Day – July 4<sup>th</sup>

Labor Day – Sept 5<sup>th</sup>

Columbus Day – Oct 10<sup>th</sup>

Veterans Day – Nov 11<sup>th</sup>

Thanksgiving Holiday –  
Nov 24<sup>th</sup> and 25<sup>th</sup>

Christmas – Dec 26<sup>th</sup>

New Years – Jan 2<sup>nd</sup> - close

**HAPPY  
NEW  
YEAR**

**Let USFCU help Ring in the New Year with the  
financing of your next Vehicle!**

**Check out our low vehicle rates and apply today!**

**To help eliminate the pressure while shopping for your next  
vehicle, why not have your loan preapproved!**

**Call USFCU for more details! 419-241-2163!**



Ask about matching competitor rates -- Certain Terms and Conditions may apply

**Apply for a USFCU "Short Term Small Amount Loan"**  
 USFCU may be able to help you get back on track with your finances!



Call USFCU for more information at 419-241-2163

\*Certain Terms and Conditions apply

**USFCU FEE SCHEDULE**

**SHARE DRAFT ACCOUNT**

**FEES:**

|                                  |                  |
|----------------------------------|------------------|
| NSF.....                         | \$25.00 per item |
| Returned Item .....              | \$25.00 per item |
| Stop Payment .....               | \$25.00 per item |
| Share Draft Order.....           | Prices vary      |
| Cancelled Share Draft copy*..... | \$5.00 per item  |
| Check Cashing -Non Member.....   | \$5.00 per item  |
| Reopen Draft Account.....        | \$25.00          |

\*Free through Virtual Branch

**OTHER SERVICE FEES:**

|                                              |                             |
|----------------------------------------------|-----------------------------|
| Inactive Account .....                       | \$10.00/month, after 1 year |
| Reopen Closed Account.....                   | \$5.00                      |
| Address Location .....                       | \$5.00 per occurrence       |
| Account Reconciliation .....                 | \$25.00 per request         |
| Account Research .....                       | \$25.00 per hour            |
| Statement Copy .....                         | \$2.00 each                 |
| Paper Statement.....                         | \$2.00 monthly              |
| Deposited Item Return .....                  | \$25.00 per item            |
| Incoming Wire Transfer .....                 | \$5.00 per transfer         |
| Outgoing Wire Transfer .....                 | \$25.00 per transfer        |
| Money Order .....                            | \$0.75 each                 |
| Stop Payment of Money Order.....             | \$25.00 per item            |
| Cancelled Personal Money<br>Order Copy ..... | \$5.00 per money order      |
| Legal Process .....                          | \$25.00 per request         |
| Account History*.....                        | \$1.00 per page             |

**Third Party Official**

|                                                     |                                           |
|-----------------------------------------------------|-------------------------------------------|
| Credit Union Check .....                            | \$3.00 per check                          |
| Stop Payment of Official Credit<br>Union Check..... | \$25.00 per item                          |
| Cancelled Official Credit<br>Union Check Copy ..... | \$5.00 per check                          |
| Third Party Research.....                           | Cost, as charged by 3rd party             |
| Recording/Title Lien.....                           | Cost, as charged by 3 <sup>rd</sup> party |

\*Free through Audio Response and Virtual Branch

**ELECTRONIC FUNDS TRANSFER FEES:**

(including VISA Check Card)

|                           |              |
|---------------------------|--------------|
| ATM Withdrawal.....       | \$1.00 each* |
| Check Card POS (PIN)..... | \$1.00 each* |
| Balance Inquiry.....      | \$0.25 each* |

**\*Four (4) Free Monthly Transactions**

|                              |                             |
|------------------------------|-----------------------------|
| Check Card Inactive .....    | \$10.00 /year, after 1 year |
| Replacement Check Card ..... | \$10.00 per card            |
| Additional PIN mailer.....   | \$3.00 per request          |
| EFT NSF.....                 | \$25.00 per item            |
| EFT Stop Payment .....       | \$25.00 per item            |

**BILL PAY FEES:** (Enrolled Share Draft Accounts Only)

\$6.95 per month (automatically deducted on the 1<sup>st</sup> of each month)

- \$50.00 per research request/item
- \$50.00 per stop payment request/item

All fees and services are subject to change. Fees effective 01/2016



USFCU Board of Directors and Staff would like to thank you  
 for your business in the past year(s). Wishing you & your  
 family a Happy & Healthy New Year!



Take a break... Skip your USFCU payment(s)!

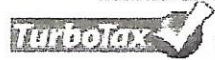
Choose the month of January, February or March 2016.

Please contact the Credit Union or print an application from our website!  
 Mail or Fax the form to 419-241-9033. Requests must be received before the  
 loan payment is due. A \$25.00 processing fee per loan must be paid before the  
 Skip-A-Payment can be processed. Please make checks payable to USFCU or  
 have it deducted from your USFCU account.

<sup>1</sup>Offer is subject to certain terms, restrictions and conditions including withdrawal of this offer without notice.

<sup>2</sup>VISA, Overdraft Protection and Home Equity loans are excluded.

<sup>3</sup>Offer Expires March 31, 2016.



Turbo Tax is now available for your 2015 tax filing.  
 Why not make it easier on yourself by having your tax refund deposited  
 directly into your USFCU account. Or if you owe taxes, why not pay  
 them by using your USFCU VISA Credit or Check card and avoid  
 mailing a check!

**UNITED SERVICES**  
 Federal Credit Union

Office Hours:

8:00 a.m. – 4:30 p.m. Mon-Fri

1716 Spielbusch Ave Suite 405 Phone: (419) 241-2163

Toledo, Ohio 43604 (877) 441-2163

Email@usfcu.com Fax: (419) 241-9033

Virtual Branch

www.usfcu.com

Audio Response: (800) 598-8983

Lost VISA Check Card (800) 472-3272

Lost VISA Credit Card (800) 991-4964



**Mission Statement**

**United Services Federal Credit Union is a member owned financial cooperative. Its objective is to provide the best possible services while maintaining the financial strength of the credit union.**