

# MONEY MATTERS

## Holidays & Office Closings

- New Year's Day: Friday, January 1  
- All offices closed
- Martin Luther King Jr. Day: Monday, January 18  
- All offices closed
- Presidents' Day: Monday, February 15  
- All offices **open**
- Daylight Savings Time Begins: Sunday, March 13
- St. Patrick's Day: Thursday, March 17

## Inside this issue:

UTFCU Scholarship	2
Discount Walleye Tickets	2
Annual Meeting	2
BOD Call for Nominations	3
NW Ohio CU Outreach Alliance Scholarship	3
Data Processing Upgrade	3
Rate Information	4

### Snow is coming!

We follow University policy for inclement weather. If the University is closed, so are we. If you would like to be added to our e-mail list for these notifications, please e-mail [kara.mominee@utoledo.edu](mailto:kara.mominee@utoledo.edu).

**PLEASE READ!**



## VERY IMPORTANT!

**The credit union will be undergoing a data processing upgrade beginning Wednesday evening, 3/30/2016 through Friday, 4/1/2016.**

Electronic transactions will not be affected: check clearing, payroll and retirement income deposits, loan and other payments, as well as UTFCU Visa credit cards.

Products and services that will be affected during the upgrade:

### Hours

- All UTFCU offices will be closed Thursday, 3/31/2016 and Friday, 4/1/2016
- The Hill Avenue office ONLY will be open from 9AM-1PM on Saturday, 4/2/2016

### Debit/ATM Cards

- Your debit/ATM cards will have REDUCED LIMITS from Tuesday, 3/29/2016 to 4/1/2016.
  - **Plan ahead if you are going to purchase big ticket items.**

### Telephone Banking

- Will not be available from Wednesday evening, 3/30/2016 to Friday, 4/1/2016.

### Online Banking

- Will not be available from Wednesday evening, 3/30/2016 to Friday, 4/1/2016.

### E-Statements

- Save and archive old E-Statements before Wednesday, 3/30/2016.
- All members will receive a paper statement for March, free of charge.

***The best way to stay informed is via the credit union's website. Please check our website regularly for current upgrade information.***

PLEASE SEE NEXT PAGE FOR MORE INFORMATION

## Great new service capabilities begin 4/1/2016

Improvements include:

### **Improved CU Talk Telephone Banking**

- Great new capabilities available 24/7 from anywhere in the world.
- **Every member must re-enroll in CU Talk Telephone Banking using the last 4 digits of the Primary Member's Social Security Number as the PIN number.**



### **Enhanced Online Banking:**

- Online Banking enables you to make transfers, set up account alerts and much more - from anywhere you have a computer and an Internet connection.
- The first time you access Online Banking, you must do so via the link we provide on our website. A "favorites" shortcut will not work.
- **Every member must re-enroll in Internet Banking using the last 4 of the Primary Member's Social Security Number and the Primary Member's Birth Year as your temporary password.**

## Many things will remain the same

The focus of this upgrade is on you: to make your financial life better, simpler, and easier. While the emphasis is on improvements, many things will remain the same:

**Service:** You will have the same friendly UTFCU staff, along with the same great service.

**Member numbers:** Your membership account number will not change. (Some suffix numbers will change)

**Checks:** You can still use your current checks.

**Debit/ATM and Credit Cards:** Your current Debit/ATM Card, and Credit Card will remain the same.

Questions? Just go to the credit union's website, [www.uoftfcu.com](http://www.uoftfcu.com) to get the latest information.

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## Do you need money for college?

UTFCU is giving away \$5,000 in scholarship money to qualifying members. We will have three lucky winners (\$3,000, \$1,500, \$500).

To qualify for a scholarship, the applicant must meet the following requirements:

1. Must be a member of UTFCU in good standing.
2. Must be graduating from high school in 2016 or have graduated from high school within the past three years.
3. Must be planning to pursue an undergraduate education at least part-time.
4. Must complete the scholarship application and essay by the given deadline.

Write an essay in **500 words or less**, typed and double-spaced, in response to the following question:

**"What is your major (or field of interest) and why did you choose it? How will your chosen major contribute to your immediate and long range career plans? Lastly, why is this scholarship important in achieving those goals?"**

Essays will be judged on originality, attention to detail, specific examples, and grammar. All essays must be received or post-marked by Friday, March 11, 2016. The winners will be announced at the beginning of April and recognized at the upcoming Annual Meeting on April 15. You may stop by any one of our three office locations to get your copy of the application and additional details or visit us online at <http://uoftfcu.com/scholarship-information/>.