



# Summer Newsletter



## Cool Off This Summer With Low Rate Auto Deals

It's summertime at MVCU...that means hot temperatures outside and super cool deals on Auto Loan rates, inside! We know that buying and owning a vehicle is no small financial feat, from the cost of the car or truck, financing, insurance and maintenance expenses like gasoline, repairs, and inspection. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

As your credit union, we will not only pass along better rates and lower fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, come in and visit the vehicle buying professionals at MVCU. Don't settle for the banks and dealership whose rates are rivaling the scorching summer temps - stay calm and collected with a super - cool, low rate credit union auto deal. Stop in any branch today or check out our website ([www.maumeevalleycu.com](http://www.maumeevalleycu.com)) for current rates and details.



Cool off this summer with our low-rate VEHICLE LOAN deals

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When you're at the dealership be sure to tell them you are financing your vehicle through the Maumee Valley Credit Union. Your paperwork will be done right then and there. All you have to do is drive away with your new or used vehicle.

## Transfer Your Auto Loan To MVCU

We also have an option where you can transfer over your vehicle loan in which you have financed with another financial institution. With this special you can receive up to 1% of your loan balance transferred over or maximum \$100 in cash back.



---- Rates as low as 2.69% --- 84 month terms --- 2015, 2014 and 2013 model years

Receive an additional discount of .25% by paying your loan with auto pay or auto transfer -- ask how?

**Go Green: Read Online** -- Check out our online newsletter with all the information you need to stay up to date. Our online publication includes helpful articles, special promotions, exciting credit union news, and much, much more. You can select current or past issues. Please enjoy reading.

You can view and print our Newsletter Online





## Skip A Payment : Save And De-stress This Summer

Summertime is all about relaxing and getting away from it all. So why not plan a little escape from your pesky loan payments? Your MVCU's Summer Skip A Payment program can help ensure that you and your family enjoy a fun-filled, carefree summer. This unique financing option let's you take a little break from your bills and use the extra cash elsewhere.

Letters should already be in the mail and near your door. Sign up today to Skip A Payment. For more information, call, or stop by any branch location.



## Need Cash For A Vacay? Relax. You've Come To The Right Place

The ad jingle says you deserve a break. But the fact is you need a break. Research indicates that people who take vacations are healthier, happier, and more productive than those who don't. So don't let being short of a vacation funds keep you from recharging your batteries. So do your homework to help determine where you want to go and how much you'll need to get there. Then contact MVCU. We'll work with you to make your vacation dreams a reality.



## Renovation Mortgage Loans

Take a look around the real estate market. Depending on the area, a large percentage of the housing inventory out there are foreclosure's or bank-owned. Which means in the next year or less, many of the homes that buyers will consider are likely in need of repairs. Foreclosures are sold in "as-is" condition with no guarantees. Sitting on the market for a long period of time could mean mold problems, roof issues or other renovations ahead for a buyer.

A great option for someone looking to purchase a property in need of repairs is the FHA 203K loan program. Buyers can benefit from this program by using the future equity in the property to finance upgrades and repairs to the home. The lender can use an "after improved" appraised value calculation to roll the cost of the renovations into the loan while still allowing the buyer to only come up with 3.5% down payment.

Contact MVCU today to learn more about this mortgage loan program or one of the many others we currently offer.



## 2015 Cedar Point Prices

	CU Price	Gate Price
Ride & Refresh	\$50.00	Not Available
Adult	\$47.00	\$62.00
Junior/Senior	\$40.00	\$39.99
Soak City	\$29.00	\$34.99
Ride & Slide / 2 Day	\$82.00	\$89.99



## ACCOUNTS INSURED UP TO \$250,000

by American Share Insurance,  
a credit union share guaranty corporation.



MEMBERS' ACCOUNTS ARE NOT INSURED OR  
GUARANTEED BY ANY GOVERNMENT OR  
GOVERNMENT-SPONSORED AGENCY.

THIS INSTITUTION IS NOT FEDERALLY INSURED.

See the Credit Union  
and use your key!