



Spring Newsletter



Dreaming Of New Wheels? We Specialize In Making Dreams Come True

If you're ready to spring into summer in your dream vehicle, make MVCU your first stop. We specialize in making dreams come true. Our vehicle loans feature great rates and terms to fit your budget. With a pre-approval loan from MVCU, you can focus on getting just what you've always wanted: convertible or cargo van, sports car or SUV. Pick the vehicle with options you want, too, not the orphan on the lot. The dealer may have a special financing offer but keep the fine print in mind: "not all buyers will qualify" and "offer valid only on certain models." A credit union loan puts you in the driver's seat, even before you set foot into the showroom or onto the dealer lot, so call on us today.

If you find the vehicle you want, no need to come to the credit union to complete your paperwork. You can have your financing done right at the dealers. MVCU belongs to [CU Express](#) (credit union express) Indirect Lending program. All you have to do is let them know that you want your financing done through the Maumee Valley Credit Union.

Be careful, sometimes dealers will run your credit report several times to try and get you financed somewhere else just to receive a larger reserve on the sale of the vehicle.

Rates as low as **2.49%** APR for 84 month terms -- Model Years 2013 through 2016.



Ahoy Matey! Float Your Boat Loan At MVCU

If you're wanting to be out on the water this spring and summer, make MVCU your first port of call. We have loans for boats of all shapes and sizes: canoe or cruiser, ski boat or skiff, personal water craft or pontoon. Just stop by the credit union to apply for a pre-approved loan before you head to the boat show or store. As with any vehicle purchase, you'll be in better bargaining position if you have arranged financing ahead of time because you can focus entirely on the purchase, with no worries about the loan. Don't let another spring or summer slip away. With our great rates and friendly service, you'll be underway before you know it. Get in on fun in the sun with a boat loan from MVCU. Call today or apply online at www.maumeevalleycu.com.

Rates as low as **4.04%** APR

Here's Your Second Chance: Refinance Your Vehicle At The CU

Life doesn't always give you a second chance, so when one comes around, grab it! If you have a high-interest rate vehicle loan from a dealer or another financial institution, make MVCU your next stop. Chances are we can refinance your loan at a lower rate. Just bring in your paperwork. Who doesn't need some extra money each month? That's money you can sock away in savings, pay off a credit card bill or use for whatever you like. In addition, with the convenience of payroll deduction, automatic transfer or direct deposit, you can put your new "lower" loan payment on autopilot.

Don't delay. The sooner you refinance your vehicle loan, the more money you'll save. Contact us at either office and talk to one of our friendly loan specialists about a second chance vehicle loan. **Special: Receive 1% cash back on the balance that you transfer over (maximum \$100).**

Squeeze extra cash from your car



Ask the Credit Union about Refinancing your Vehicle Loan

The 3% Down HomeReady Mortgage By Fannie Mae

The HomeReady mortgage is designed to meet the diverse financial and familial needs of today's home buyers. Potential home buyers struggling to come up with a down payment or establish a solid credit history may now be able to make home ownership an attainable goal. The HomeReady mortgage is a flexible mortgage option for the non-traditional home buyer. Some of the benefits to this new mortgage program are:

- **Low Down Payment.** Up to 97% financing
- **No Minimum Borrower Contributions.** Use flexible sources for the 3% down. (gifts, grants, etc.)
- **Allows For Non-Traditional Tradelines To Establish Credit.** Rent payments, utilities, insurance payments, day care, or most accounts with regular monthly payments can be used in lieu of traditional credit.
- **Conventional Home Financing With Cancelable Monthly PMI.** Reduced private mortgage insurance coverage helps support a competitive mortgage payment.

This is an exciting new mortgage program to consider when looking to purchase a home. There are also many other loan programs available that may be more beneficial. It can be somewhat overwhelming to figure out where to start, feel free to contact Liz Terwilliger with Amerifirst Home Mortgage at 419-931-9011 with questions.

Down payment and terms shown are for informational purposes only and are not intended as advertisement or commitment to lend. Please contact us for an exact quote or more information on fees and terms. Not all borrowers will qualify.



Keep All Of Your Payment Protection Under One Umbrella at MVCU

MVCU now offers insurance products to better protect our members from future losses

The Maumee Valley Credit Union offers several options to protect yourself and your investment. Trust your credit union to give you the right coverage options at the right price.

- **Mechanical Breakdown Protection:** This coverage covers you against many of the costly repairs no longer covered by the manufacturer's warranty. Mechanical Repair coverage is very much like the extended warranties offered by auto dealers. This coverage is available for any eligible vehicle, new or pre-owned.
- **Guaranteed Asset Protection (GAP):** GAP provides protection against financial liability on your new or pre-owned vehicle in the event of a total loss. It covers the gap between your vehicle's value and the amount you still owe. If your vehicle is stolen or involved in a major accident, GAP covers the difference between the insurance settlement and your loan balance. Also available for Recreational Vehicles.



Vroom On Over To MVCU

It's spring, and the open road awaits. And there's no better way to take it all in (the scenery, the scent of spring flowers, the sweeping curves) than from a motorcycle. Whether you are new to motorcycles or have been riding for some time, one of the rider courses Foundation (www.msf-usa.org) will help you numerous resource materials for riding safe, protection. Whether it's your first or fifth Our competitive rates and flexible terms will byways in no time. As with any vehicle from the credit union you can shop like a cash buyer, negotiating your very best deal. Give us a call and check out our rates.



offered by the Motorcycle Safety Foundation. Its website offers including information on personal motorcycle, see MVCU for financing. have you gliding along highways and purchase, with a pre-approved loan

SPRING SAVINGS

Savings Specials

.75% 12 mth cd

1.00% 14 mth cd

1.65% 48 mth cd

rates can change at anytime. minimum \$500



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.

