



# Winter Newsletter



## 2016 Annual Meeting

Come and enjoy a nice afternoon out and attend the Maumee Valley Credit Union's 74th Annual Meeting. The meeting will be held at LePetite Gourmet Restaurant at 6546 Weatherfield Court (just off of Briarfield Rd), Maumee Ohio.

The date is April 6th at 3:30p.m. There will be great food and prizes to raffle off. You will get a chance to meet your board of director's and the office staff. We look forward to seeing you there!

### Buying a Home in 2016

The 2016 housing market is projected to keep gaining the momentum it has seen in 2015. Particularly in the Midwest, buying may still be a better option over renting despite the concerns over rising mortgage rates. With the prospect of continued job growth and improved credit availability, buying a new home in 2016 is a great option for both first time home buyers and those looking to sell their current home to buy another. This is one of the biggest and best goals you can set for the New Year. The sooner a homebuyer begins this process, the



better. Tax return time is a great time to consider buying; many have money coming back 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. Since 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.

### Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a money pit? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models deal. Here are three additional tips to drive a bargain: **1.** you can focus on getting the vehicle that best suits your restricted to certain makes and models - which may or may spot buyers who have fallen in love with a particular model. **3.** Do your homework. Spend some time on the Web Blue Book). Check automotive magazines and Consumer



remaining on the lot at year end, you can probably score yourself a Get pre-approved from MVCU. With a pre-approved loan from us, needs. Sure, dealers may have special offers, but these are often not be what works for you. **2.** Be flexible. Sales people can quickly Keep your mind and your options open; you'll pay less for your ride. researching models and prices at edmunds.com and kbb.com (Kelly Reports. The more you know, the more confident you can be that

you are making the right decision. Rates as low as **2.49%APR** for **84** month terms. You can also have your paperwork done right at the dealer. Just let them know you want your financing through the Maumee Valley Credit Union.



**Stay On Guard!**  
Protect yourself  
against Identity Theft



<b>FACTS</b>	<b>What Does Maumee Valley Credit Union Do With Your Personal Information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal Law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>* Social Security Number</li> <li>* Credit History</li> <li>* Account Balances</li> <li>* Credit card or other debt</li> <li>* Payment History</li> <li>* Checking account information</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Maumee Valley Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maumee Valley CU share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliate's everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliate's everyday business purposes –</b> Information about your credit worthiness	No	We don't share
<b>For non-affiliate's to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll free – 1-800-890-7931 or email us at <a href="mailto:info@maumeevalleycu.com">info@maumeevalleycu.com</a>
<b>Who are we?</b>	
<b>Who is providing this notice?</b>	<b>Maumee Valley Credit Union</b>
<b>What we do</b>	
How does <b>Maumee Valley Credit Union</b> Protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does <b>Maumee Valley Credit Union</b> Collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>*Open an account</li> <li>*Make deposits or withdrawals</li> <li>*Apply for a loan</li> <li>from your account</li> <li>*Use your credit or debit Card</li> <li>*Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law give you the right to limit only: <ul style="list-style-type: none"> <li>*Sharing for affiliates' everyday business purposes –</li> <li>*Affiliates from using your information to market to you</li> <li>*Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies *Maumee Valley CU does not share with our affiliates
<b>Non-Affiliates</b>	Companies not related by common ownership or control. The can be financial or nonfinancial companies. *Maumee Valley CU does not share with non-affiliates
<b>Joint Marketing</b>	A formal agreement between non-affiliate financial companies that together market financial products or services to you *Maumee Valley CU doesn't jointly market.

ACCOUNTS INSURED UP TO \$250,000

by American Share Insurance, a credit union share guaranty corporation

