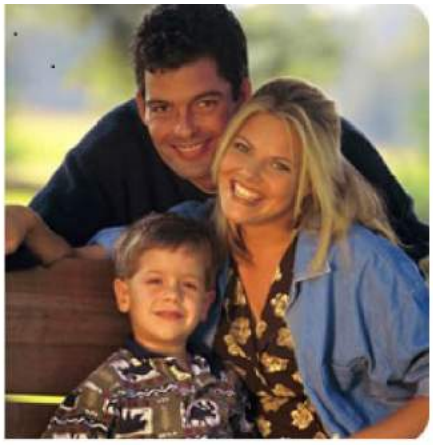
Maumee Valley Credit Union

Winter Newsletter



Winter 2020

Drive Down Your Payments - Refinance Your Vehicle Loan With MVCU

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest. For example; we may be able to reduce the annual percentage rate you are paying on your loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. If you are really feeling a financial pinch because of unexpected expenses, we can often extend the terms of your loan, and thereby allowing the payment to fit your budget. At MVCU, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments. You can call 419-872-1201 or 419-382-4071 for the Perrysburg Office and the Toledo Office. You can also fill out an application online at www.maumeevalleycu.com. Rates as low as **4.14%APR**

Winter Savings

One Year CD	.80%APY
24 Month CD	1.10%APY
New Auto's 72 Mth Term	4.14%APR as low as
includes down to 2013 auto year's	
Visa Balance Transfer	6.90%APR
until balance is paid in full	

Come and enjoy a nice afternoon out and attend the Maumee Valley Credit Union's 78th 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 15th at 3:00pm. There will be great food and prizes to raffle off. You get a chance to meet your board of director's and the office staff. We look forward to seeing you there!

Need Some Extra Cash This Winter? Opt A Signature Loan

The winter season is a long one, and once the holidays have come and gone, we're often left with several months of down time. This could be a great time to tackle your laundry list of home improvements, or a chance to rebound and regroup after the holiday season. Perhaps this is an ideal opportunity to take the warm-weather getaway you've been dreaming of forever. Chances are some extra cash would help with any of these wintertime endeavors. An affordable MVCU Signature Loan would provide that little boost. This low-rate, convenient financing option provides a sense of financial freedom and flexibility since you can use the money for any purpose. They're also a smart option for those who don't own a home, or would rather not borrow against their assets. An unsecured Signature Loan offers a combination of: - -Great Rates- Flexible loan amounts- Affordable Terms- No collateral requirements-No fees or penalties - Paying off other high-interest debt- Call today or apply online.

How Much Will Your Home Remodel Pay You Back?

With 70 percent of the U.S. Single family homes over 30 years old, homeowners are estimated to spend $340 billion in home renovations this year. As for types of renovations, homeowners who make external changes will get more back in resale value when it comes time to sell their homes. Upgrades that increase curb appeal, as well as outdoor living, are seeing the greatest increase in payback value: garage door replacement (75 percent), wood deck additions (82.8 percent), entry door replacement - steel (91.3 percent) and manufactured stone veneer installation (97.1 percent). * Did you know we offer renovation loans? Refinance your current mortgage to remodel your home all with one loan. For more information on getting pre-approved and help with the home buying or refinancing process, feel free to contact Liz Terwilliger with AmeriFirst Home Mortgage at 419-931-9011 with questions. We are more than happy to help anyone trying to navigate through this exciting process.

For informational purposes only and are not intended as advertisement or commitment to lend. *Not intended as credit counseling, accounting or investment advice. Contact your financial representative or tax preparer for more information. Not all borrowers will qualify; contact us for more information on fees and terms. * Remodel Magazine.*

We Offer A Secure Way To Grow Your Money

There are many types of investment options out there. If you're looking for a low-risk investment with secure savings at above-market fixed rates, then a MVCU Certificate of Deposit (CD), could be your solution. With a higher rate than a traditional savings account, a CD is an ideal tool for growing your money more quickly. A CD offers these additional benefits: Dividends paid quarterly or monthly -- Flexible terms -- Bears a maturity date -- Offers convenient renewal -- Ability to add to your CD any time after opening

MVCU's mobile banking application. Visit our web site and click on the link from the home page. We have already been hearing good things about our app.

Enjoy The Freedom Of CU Checking

Still checking at another financial institution? Or looking to help your college-bound scholar get off to a good start? Escape the high fees and account restrictions common at other financials with a MVCU checking account. At the credit union, we make checking as simple and as fee-free, as possible. We're also just a phone call away to help you with any questions you might have; it's sometimes the case that online and other banks seem to be offering great deals -- unless you need customer service. Be aware there may be a fee to make human contact! We'll work with you to set up a checking account that fits you and your family's financial lifestyle. Contact us today to see how you can start enjoying the freedom of credit union checking.

EQUAL HOUSING LENDER

AMERICA'S CREDIT UNIONS
Where people are worth more than money.

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.