



Winter Newsletter

Winter 2022



Happy New Year

Thank You For Being A Credit Union
MEMBER

Snap, Click, Deposit And Relax

Need to deposit a check, but the weather outside is frightful? You'll find that a mobile deposit is delightful. A mobile deposit allows you to remotely capture the image of the check. It can save you time, effort and allows you to stay safe. Simply download the credit union's app to your smart device. Then follow the prompts to sign in to your account, where you can deposit a check and much more. Just be sure to endorse the back of the check as directed, then take a picture of the front and back of the check with your smart phone or tablet. Fill in the form with the amount and indicate where you want the funds deposited, usually checking account. You'll want to hang on to the check for a few days to verify that it's been processed, then shred it.



Enjoy the convenience of
REMOTE CAPTURE



Come and enjoy a nice afternoon out and attend the Maumee Valley Credit Union's 80th 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 3:00pm. 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.



WINTER SAVINGS

New Auto's 72 Mth Term as low as	2.69%APR
<i>includes down to 2016 auto year's</i>	
Visa Platinum Credit Card	7.90%APR
<i>based on credit score</i>	
No processing fees on loans noted below:	
6 month Signature Loan as low as	6.14%APR
12 month Signature Loan as low as	6.14%APR
24 month Signature Loan as low as	6.90%APR

Start Now For Happier Holidays In 2022

Nothing can dampen your holiday spirit more than the worry about how to pay for all of that holiday cheer. That's why opening a savings account devoted to your holiday spending is a smart move. Save now, spend later is a tried and true way of keeping your finances in order. And money experts agree that designating an account for special purpose increases your chances of reaching your savings goals. To help even more, put your savings on autopilot by setting up regularly occurring automatic transfers. It's one less thing to worry about, and it will make savings painless. If you save \$25 a week, or \$100 monthly, you're on track to having more than \$1,000 to spend on your 2022 holidays. That could go a long way to a brighter holiday season. Open your Holiday Savings Account today!



Refinance Your Home

Interest rates have dropped. This could be a good time to consider refinancing your current mortgage into a new one with a lower rate. You may want to refinance if: **1.** Interest rates are lower than when you first bought; When you refinance the balance on your loan at a lower rate, you can reduce your monthly payment and the total cost of your loan. **2.** You want to payoff your home faster; Shorter terms mean lower rates. Changing from a 30 year loan to a 15-year loan will raise your monthly payment, but over the span of your loan, you can save thousands of dollars. **3.** You want cash for something else; If you have equity in your home, you can leverage it to pay for home improvements, pay off debt, or create a cash cushion; **4.** You want a fixed rate; If your current mortgage has an



adjustable interest rate, you may want to lock in at a fixed rate to reduce the risk of paying more if rates go up. **5.** You want to remove mortgage insurance and/or; if you've purchased your home with less than 20% down, you're probably paying private mortgage insurance. Refinancing will help you eliminate the extra expense if you've paid down your mortgage balance to 80% of the home's original appraised value. **6.** Your credit score has improved; If your credit score has gone up substantially from when you took out the loan, you may qualify for a better rate. Feel free to contact Liz Terwilliger with AmeriFirst Home Mortgage at 419-931-9011 with questions. NMLS#137587 -- LO #002904.001

Put High Payments In The Rear View Mirror

Whether you need new wheels or are still cruising along in your current vehicle, be sure you see MVCU about financing. With a loan from us, you can put high payments in the rear view mirror. If you're in the market for a vehicle - whether it's new or just new to you - stop by MVCU for a pre-approved loan. A pre-approved loan will put you in the negotiating seat when it come to shopping for the wheels the best fit your needs because you can shop like a cash buyer. The special rate financing at



the dealer may seem as though it can't be beat. But remember those low rates usually apply only to certain makes and models - often the slow moving versions on the lot. If you already have a vehicle loan from elsewhere, we think you

deserve a second chance. Contact us and tell us about your current rate and terms. If we can give you a better deal, we will.



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 financial institutions 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.



Try Checking The Credit Union Way

Credit Card \$4,850	Bill 475.0	Vehicle Loan \$9,495
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YOUR DEBT

into one monthly **LOAN** payment

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