

# SPRING Newsletter

## His Next Chapter

On behalf of the Maumee Valley Credit Union Board and Staff, please join us in congratulating John Banks on his upcoming retirement effective April 30, 2022.

Mr. Banks has been with MVCU for 45 years! He held several positions before settling into his current CEO role. He is credited with much of our growth over the years, helping to implement many of the modern banking tools we now use to service our membership on a daily basis.

He is anxiously awaiting the opportunity to join his wife in retirement so that they can spend time with their grandchildren, and take much deserved vacations. Even though we know he is looking forward to not being tethered to his computer constantly and on call 24/7, we also know he is going to miss being the head of our Credit Union Family – but we doubt he'll miss us as much as we will miss him!

Please join the board and staff in wishing Mr. Banks well as he embarks on his journey into the life of freedom and fun that is retirement. Cheers!



## We have an app for that!

MVCU makes protecting your money easy with our debit card app. See your transactions as they happen. Lock and unlock your card at the tap of a button. Set up notifications to alert you whenever your card is used. Download the app to your phone or tablet and put your security in your hands! Search the Apple App Store or Google Play Store for "MVCU DEBIT". Have some questions? Feel free to send an email, give us a call, or stop in at either location.

## The first step makes all the difference

We're here to be your guide, not just another hurdle. That's why it's important to get pre-approved with us before you start the search for your perfect home. What are the benefits of a pre-approval? First, it will give you peace of mind. You will be able to confidently look at homes because you'll know exactly how much home you can afford. Second, you will have more bargaining power. Real estate agents will see you as a more serious buyer when you have the backing of a lender before you shop. Finally, it saves time. Knowing what to expect during the mortgage process before you start looking will save you time once you have a signed contract. Whatever your goals, we can help you achieve them!

Liz Terwilliger | Loan Officer  
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## Checking 2.0

The use of a checking account has changed over the years. It started with writing checks. Nowadays, we use a debit card and online payments more often than paper checks. With MVCU checking, other features are available to help you handle your finances. Through our online banking/mobile app, you can use "Bill Pay" to not only pay bills, but also pay any person by email or text, transfer funds between your accounts at different banks/credit unions, or use "Vault" to store documents for easy access. These services are free to use with MVCU checking.

## Spring Dreaming

Spring is the perfect time for projects to spruce up your house! Tap into your home's equity with a MVCU Home Equity Loan. With low rates and closing costs, now is the time to tackle those needed items such as a new roof or updated windows. Are your house needs all met? Maybe consider your wants. A MVCU home equity loan is great for fun projects, too! Create an outdoor living space with a nice deck and hot tub or an updated kitchen with all new appliances. Contact us to find out how much equity is hiding in your home and let the projects begin!



## Don't debate, Consolidate

Use a MVCU Platinum VISA Credit Card to consolidate those high rate cards into one low payment with a great rate of 6.9% APR for the life of the transfer!

With credit lines up to \$10,000 for qualified borrowers, the stress of high interest and multiple monthly payments are a thing of the past. There are no balance transfer fees. What are you waiting for? Grab your other credit card statements and complete an online application or stop by either office!



## Smart Car Talk

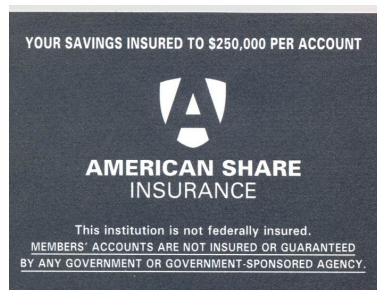


In the market for a new or new to you vehicle? MVCU has the tools you need. Talk with one of our loan officers about different options the credit union can offer before talking with a dealership. Going to a dealer armed with knowledge from your CU can save you time, money, and your good credit score. With a MVCU preapproval and our online car buying tool, GrooveCar, putting yourself in the driver's seat has never been easier!

## Meet MVCU's New CEO



If you've come into our Toledo Branch, chances are you've already met our new CEO: Rebecca Schroeder. Rebecca (Becky) has been a MVCU employee for over 27 years. Over that almost 30-year span, she has had an impeccable track record as a teller, loan officer, and office manager. Becky has proven over the years that she is well equipped to lead our Credit Union as the CEO by always putting the members' needs first, showing devotion to the goals and success of the CU, and by being a patient, fair, and diligent coworker and manager to those who she works with. With her strong community and family ties, Becky is ready to lead MVCU into our bright future.



**[www.maumeevalleycu.com](http://www.maumeevalleycu.com)**

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