



Hello & WELCOME

Welcome, we are excited to announce that Maumee Valley Credit Union has agreed to merge with Bay Area Credit Union. Over the next couple of months you will receive important information and we know you'll have questions. Please do not hesitate to call or stop into one of the branches. As you anxiously await, know that starting December 14, 2025, you will have access to numerous financial products and services such as:

- Real-Time Payment Debit Card – Instant updates to your debit card balance
- Bonus Spending account – Spending/Checking Account...where we pay you
- Mortgage Loans – Several types of mortgage loans available including HELOC's
- Payment Saver Vehicle Loans – Get a newer vehicle with lower payments
- Personal Lines of Credit – Financing your need, for almost anything
- Early Pay – You can choose WHEN your deposit hits your account
- All Your Mobile Banking on 1 App – Online banking, bill pay, visa, on 1 mobile app
- Mobile Deposit Capture – Able to deposit checks on the go, anytime using your mobile device
- Safe Deposit Boxes – Individually secured containers held within the main vault
- Three Branches – Conveniently located in Oregon, Toledo and Perrysburg

In the meantime, we want you to know that Bay Area Credit Union is personally committed to delivering valued financial solutions and working in your best interest. We promise to be a trusted financial advisor that you can count on to assist in achieving your financial dreams.

We pride ourselves in offering “big-bank” products and services without the “big-bank” attitude. We are dedicated to serving both you, the member, and the community.

Over the next few months, you will receive additional information from Bay Area Credit Union regarding your account. Please feel free to contact us with any questions or concerns you may have. We are here for you. We are looking forward to a smooth transition for all members and meeting all your financial needs.

Sincerely,

Jennifer Tober
Jennifer Tober
President/CEO
Bay Area Credit Union

Rebecca Schroeder
Rebecca Schroeder
Interim/CEO
Maumee Valley Credit Union

