

GLASS CUTTER

**GLASS CITY
FEDERAL**
CREDIT UNION

We're working for you!

Vol. 5, Issue 3

SUMMER 2011

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Looking for a smaller car payment



and **BIG** CASH BACK?

Finance your new or used auto at the
credit union, and get **2%** cash back!¹

Rates are as low as 3.39% APR*

*APR = Annual Percentage Rate. Rate applies to 2004 and newer vehicles. Term limits apply. Loans subject to membership eligibility, credit approval, and application. Member rate is based on credit score. Rate subject to change. Other restrictions may apply.

¹ Loan documents must be signed at a Glass City branch to qualify for the cash back. Loan documents signed at the auto dealership do not qualify. 2% cash back will be paid in two increments of 1% each. The first 1% will be paid approx. 60 days after the loan is financed, via a check sent to the primary residence on the account. The second 1% will be paid approx. 12 months after the loan is financed, also by check, provided the loan is still financed at Glass City after 12 months. The member must be in good standing and not delinquent on any loan to receive cash back. Cash back cannot be used to lower the amount financed. Existing Glass City loans are not eligible for cash back. Cash back is subject to 1099 reporting. Offer valid through 8/31/11.

IT'S MEMBER APPRECIATION PICNIC TIME!

There's still time left to enjoy a summer picnic at your favorite Glass City Federal branch. Upcoming picnics will be held at the Glass City branches listed below from 11 AM - 2 PM on the following dates:

- Alexis (Gage Road) Branch - Friday, July 29
- Secor Road Branch - Friday, August 5
- Maumee (Arrowhead Road) Branch - Friday, September 9

Check at your branch for more information about the upcoming picnics, and join us for a complimentary lunch!

Glass City Federal Awards Scholarships to 5

Five area students have been awarded scholarships through Glass City Federal's annual scholarship program. The James F. Halleron Memorial Scholarship was established in 2001 to honor former manager and board member Jim Halleron, who passed away in December 2000. Once again this year, five \$1,000 scholarships have been awarded. The 2011 recipients are:

Karen Ann DiNardo

Karen is a 2010 graduate of Bowsheer High School, and she now attends Owens Community College, where she is studying culinary/hospitality industries. She plans to transfer to Eastern Michigan University after completing courses at Owens. Karen and her sister, Rose, are both recipients of the James F. Halleron Memorial Scholarship this year.

Rose DiNardo

Rose is also a 2010 graduate of Bowsheer High School, and attends Owens Community College, where she is majoring in acting and theatre, with plans to graduate in 2012. She was awarded the George and Luella Shoemaker Scholarship from the Toledo Community Foundation.

Samantha Holloman

Samantha is a 2011 graduate of Whitmer High School. She plans to attend Kent State University, where she will major in music education. She has been part of the marching band and pit orchestra at Whitmer, and is a member of the school's Math and Spanish honoraries. Samantha is also a diplomat for the International Youth Academy.



L to R: Wcislak, Holloman and Ragan are three of this year's scholarship recipients.

Michael Ragan

Michael is a 2011 graduate of Central Catholic High School. He will attend Hillsdale College, where he plans to major in business or political economics. Michael is the president of the Latin Club at CCHS, and a member of the varsity golf team. He has also had roles in three school musicals. Michael also volunteers as a piano player at St. Anne's Hospital.

Sierra Wcislak

Sierra is a 2011 graduate of Sylvania Northview, and will attend Siena Heights University in Adrian, where she will study creative writing, with plans to become a fiction novelist with a minor in screenplay writing. J.K. Rowling is one of her favorite authors, and Sierra hopes to follow in her footsteps. Sierra has also received academic honors at Northview High School.

Congratulations!

Discount Tickets for Sale!

Cedar Point

| | |
|---|---------|
| Cedar Point Adult | \$38.00 |
| Cedar Point Jr. - Ages 3 & up; under 48" tall | \$19.00 |
| Cedar Point Sr. - Ages 62 + | \$19.00 |
| Soak City | \$26.00 |
| Ride-n-Slide | \$71.00 |

King's Island

| | |
|--|---------|
| King's Island Adult | \$31.00 |
| King's Island Jr.- Ages 3 & up; under 48" tall | \$25.00 |
| King's Island Sr.- Ages 62+ | \$25.00 |
| King's Island 2-Day - Ages 3 & up | \$51.00 |

Toledo Zoo

| | |
|------------------------------|--------|
| Toledo Zoo Adult | \$9.00 |
| Toledo Zoo Jr. - Ages 2 - 11 | \$6.00 |
| Toledo Zoo Sr. - Ages 60 + | \$6.00 |

Geauga Lake Wildwater Kingdom

| | |
|---------------------|---------|
| Geauga Lake Adult | \$23.00 |
| Geauga Lake Jr./Sr. | \$15.00 |

Movie Tickets

\$8.25

* Tickets are non-refundable.

Join us for the Grand Re-Opening of the Alexis Branch!

Dates: August 1- 5, 2011

Time: During regular business hours

Location: Our renovated Alexis Branch,
1353 Gage Road, Toledo
(North of Alexis Road, across from
the GM PowerTrain Plant)



*Pictured above is the newly renovated
Glass City Federal Alexis Branch*

The first **20** new members who join the credit union at the Alexis Branch during the Grand Re-Opening week will get a **\$50 gas card!**

Also, members will receive a **0.50% rate increase** on any new share certificate opened at the Alexis Branch during the week.*

Other Grand Re-Opening specials are available at all Glass City branches during the week of August 1.**

- Open a new mortgage, home equity, or auto loan during the Grand Re-Opening Week, and get a \$100 Visa Gift Card!
- Open a new checking account and Check Card, and be entered to win a \$100 Visa Gift Card!
- Open a new Glass City Visa credit card and transfer a balance, and be entered to win a \$100 Visa Gift Card!

* Promotional rate increase is in effect from 8/1 thru 8/5, 2011. Federal regulations require a dividend penalty for early withdrawal. Membership eligibility is required. Rate increase applies to "new money" only. Rate does not apply to money currently on deposit at Glass City Federal. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government. National Credit Union Administration (NCUA).

** All loans are subject to membership eligibility, credit approval, and application. Some restrictions and exceptions may apply. Select specials are available at all five Glass City Federal branches during the promotional period: 8/1 thru 8/5, 2011. Drawing winners will be randomly selected from among all eligible entries and notified in writing by 8/31/11. Glass City Federal Credit Union is an Equal Housing Lender.



Discount Mud Hens Tickets Available

Glass City members can now enjoy a discount off the regular price of Mud Hens baseball tickets! Members can purchase tickets online for just \$7 per ticket (Sunday thru Thursday games), or \$9 per ticket (Friday and Saturday games), using a special promo code. Preferred seating may also be available. Here are the details:

- Tickets are as low as \$7 per ticket!
- Discounts apply to Mud Hens regular season home games and are based upon availability. (No refunds or exchanges.)
- To purchase tickets, visit mudhens.com, and click the "Tickets" menu. Choose "Single Game Tickets," select your game date, enter the special code offer, and choose your seats.
- Special Code: GLASSCITY (note GLASSCITY is one word, and must be in ALL CAPS)



This offer is good for remaining 2011 Mud Hens home games. **Go Hens!**

FREE CONFERENCE

Smart Money Choices: Financial Fundamentals

August 12, 2011

8 A.M. - 4 P.M.

**Owens Community College -
Toledo Campus**

Smart Money Choices is a free personal financial-planning conference for all Ohioans presented by Treasurer Josh Mandel, and supported by statewide and regional partners.

The event includes an opening session, panel discussion, four breakout sessions taught by financial planning experts, and a closing session. This is an all day conference presented from 8:00 am – 4:00 pm.

Courses that will be offered during the day are Budgeting, Credit & Debt Management, Consumer Fraud, Estate Planning, Insurance, Investments, Kids & Money, Programs to Help Ohioans, Retirement Planning and Social Security.

The Toledo area conference will be held on August 12, at the Owens Community College Audio/Visual Classroom Center. Registration begins July 5. To register, call 800.228.1102, option 1 or go to www.ohiotreasurer.gov. A conference schedule and further conference details may be found at www.tos.ohio.gov/ForYou/.

Mobile Banking Is Here!

It's here! You can now do your banking and access your Glass City Federal accounts on your Smart Phone using Glass City's new Mobile Banking service!

Mobile Banking is **FREE** for Glass City members, and there are apps available for BlackBerry, iPhone and Droid phones.

For instructions on how to download the apps, and for additional details, please visit glasscityfcu.com, visit our online News Blog, or look for the Mobile Banking link on the Services page of our web site.



Surcharge-Free ATMs Still Available to Area Credit Union Members

Looking for a convenient, surcharge-free ATM in the Toledo area? Don't forget to visit the 14 surcharge-free ATMs in area In & Out Mart stores and YMCA branches, provided to you through a partnership among several local credit unions.

The locations are listed below. For a listing of all surcharge-free ATMs in the area, please visit glasscityfcu.com.

In & Out Mart Locations

- 933 Michigan Avenue, Maumee
- 5131 W. Alexis Road, Sylvania
- 5666 W. Alexis Road, Sylvania
- 8249 Sylvania-Metamora Road, Sylvania
- 4833 Summit Street, Toledo (43611)
- 505 Eleanor, Toledo (43612)
- 1001 Berdan Avenue, Toledo (43612)
- 1619 W. Sylvania Avenue, Toledo (43612)
- 1646 W. Alexis Road, Toledo (43612)
- 2007 W. Sylvania Road, Toledo (43613)
- 4315 W. Alexis Road, Toledo (43623)

YMCA Locations

- Eastern Community YMCA, 2960 Pickle Road, Oregon
- Summit YMCA, 306 Bush Street, Toledo (43604)
- West Toledo YMCA, 2020 Tremainsville Road, Toledo (43613)

Glass City Wins Community Outreach Award!

On April 6, Glass City Federal was awarded the WW&R's Outstanding Community Outreach Award at the Ohio Credit Union League Conference in Columbus Ohio. Weltman, Weinberg, and Reis (WW&R) are partners of the Ohio Credit Union League.

Each year, Glass City Federal participates in over 20 community outreach events. With the assistance of employees and members, we are able to volunteer, fundraise, and support many causes that are important to the community.

Listed below are a few of the events Glass City Federal participated in last year:

- Wood County Youth Olympics
- Great Strides - CF Walk
- Making Strides Against Breast Cancer
- Light the Night Walk
- Bark In The Park
- MS Walk
- Claire's Day
- "OctABerfest"

Thank you for your ongoing support of Glass City Federal!



Pictured above is Katie Beakas, Marketing Coordinator, with the WW&R Award.