



# SUBURBAN FCU HAPPENINGS

*Fall 2012*



## The Lights Before Christmas Tickets are Available at Suburban FCU



Suburban FCU is once again offering discounted tickets for the The Lights Before Christmas at the Toledo Zoo. The tickets are valid for one visit on any date of your choice from November 16 through December 31, 2012. Purchase your tickets in advance with us and save!

**\*\* The Zoo is closed Thanksgiving, Christmas Eve & Christmas Day \*\***

Adult - Ages 12-59	\$ 9.00
Child or Senior - Ages 2-11/Over 60	\$ 6.00
Children - Ages 2 & Under	FREE

## New or Used Vehicle Loan Program

Finance a new loan during the months of October, November, and December and we will give you a gift card in the amount of 1% of the loan. You must maintain the loan with us for 24 months. If the loan is paid off before the 24 month period, we will add the amount of the gift card to the balance of the loan. \*\*\* Excludes all loans with a term of 24 months or less.



## Discount Walleye Tickets



The Northwest Chapter of the Ohio Credit Union League has entered into an agreement with the Toledo Walleye Hockey Club for our members to purchase discounted tickets to any 2012-2013 regular season home game. Member pricing will be \$13.00 per ticket for all walkup purchase at the box office and \$14.00 per ticket for online purchases. When purchasing your tickets at the box office, provide the discount code **NWOCCU** to receive the \$2.00 off. When purchasing your tickets online, input the discount code **NWOCCU** in the special code box to receive the \$1.00 off.



## Holiday Loan

Who couldn't use a little extra cash around the Holidays?

Suburban FCU is offering a holiday loan with a lower interest rate than credit cards! The loan can be as low as \$300 and up to \$1500.00 for a minimum of 6 months at 5% interest or 12 months at 7% interest. Call us today for a quote on your next holiday loan.



## Looking for a Lower Interest Rate on a Loan!

Do you have an auto loan with another financial institution? Refinance your loan with us and we will lower your interest rate by .25% if you have an automatic withdrawal from another financial institution or direct deposit to Suburban FCU, and auto pay your loan with us. This offer does not apply to existing Suburban FCU loans.

## CD Special

Open a **NEW CD** with **NEW MONEY\*** with a minimum deposit of \$1,000.00 before December 31, 2012 and you'll enjoy a higher interest rate!

**36-Month Term**

**0.80% APR\*\***  
**0.80% APY\*\*\***

**CD Special Runs Until December 31, 2012**

\*New money can not be from any account held at Suburban FCU \*\* Annual percentage rate. \*\*\*Annual percentage yield. All rates and promotions are subject to change without notice. Early withdrawal prior to maturity date may result in penalty.

## International Credit Union Day

October 18, 2012 is International Credit Union day. As an appreciation to our members, the credit union will have donuts and cider inside our lobby the week of October 15 - 19. Stop in and enjoy some refreshments with us! We value your loyalty to the credit union!

## Products & Services

Share Accounts (Savings)  
Share Certificates (CD's)  
Christmas Club Accounts  
Share Draft Accounts (Checking)  
ATM/Debit Cards  
Direct Deposit  
Home Banking  
Wire Transfers

E-Statements  
Cashier Checks  
Pre-Paid Visa Gift Cards  
Free Notary  
Signature Loans  
Share Secured Loans  
First Mortgages  
Tuition Loan

New & Used Vehicle Loan  
New & Used Boat Loan  
New & Used Motorcycle Loan  
New & Used Recreational Loan  
New & Used RV & Camper Loan  
Credit Builder Loan  
Holiday Loan  
Vacation Loan

**5310 Elmer Dr. Toledo, OH 43615**  
**Phone: 419-531-9683 Fax: 419-531-5370**  
**Website: www.suburbanfcu.com**

**Hours:**  
**Monday - Thursday 9:00 a.m. - 5:00 p.m.**  
**Friday 9:00 a.m. - 6:00 p.m.**

# Loan Rates



New Car Loan	As low as 2.98%
Used Car Loan	As low as 3.50%
Signature Loan	As low as 9.00%
Share Secured Loan	5.00%
Vacation & Holiday Loan	9.00%
Credit Builder Loan	6.00%



Rates are subject to change daily. Contact a credit union employee for more information regarding fees and terms.

**Suburban Federal Credit Union has money to lend! Suburban FCU will match rates, except 0%. Stop in at 5310 Elmer Dr. or call 419-531-9683 to find out what you need to apply.**

## Skip-A-Pay

Skip-A-Pay frees up extra cash when you may need it the most.

Suburban FCU now offers an option to skip a payment on your auto, signature, and share secured loans.

To qualify:

- You must be current on your loan(s) prior to the month of the Skip-A-Pay.
- There is a \$40.00 fee for each loan payment you skip.
- The Skip-A-Pay program does not include Mortgage or Home Equity loans.
- Your loan must be established for six (6) months.
- You may choose to skip-a-pay in October, November or December.
- You can skip-a-pay one (1) payment per loan in a year.

\*\* When taking advantage of this offer, Suburban FCU will shift your deferred payment to the end of your payment schedule, extending the maturity date by one month. Interest will continue to accrue on the unpaid balance(s) of your loan(s) during the deferment period.\*\*

## Looking to purchase a new home or refinance your current home loan?

Interest rate are at all time lows. If you missed the opportunity to refinance last year, do not hesitate to take action now. The credit union has several fixed rate options and terms available. If you have been in your mortgage for some time, a 20 or 15 year term could be a great choice. A lower term often carries with it an even lower interest rate and in many cases homeowners are able to reduce the number of years on their mortgage while keeping their monthly payments relatively the same. If you have questions about what is available for your current home loan or about purchasing a new home, contact the credit union today.



## Holiday Closings

**Columbus Day**  
Monday, October 8

**Veterans Day**  
Monday, November 12

**Thanksgiving Day**  
Thursday, November 22

**Christmas Eve**  
close at 12:00 p.m.  
Monday, December 24

**Christmas Day**  
Tuesday, December 25

**New Year's Eve**  
close at 12:00 p.m.  
Monday, December 31

**New Year's Day**  
Tuesday, January 1

## Support Our Business Owners

**Premier**  
Builders and Property Maintenance, LLC

- Roofing
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- Remodeling
- New Construction
- Replacement Windows
- Basement finishing

**Licensed and Insured Tradesmen**

**Christopher Schissler**  
President  
P: 419.779.7313  
F: 419.517.7756  
chris@nwohomebuilders.com  
www.nwohomebuilders.com  
PO Box 351012  
Toledo, Oh 43635



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- Power washing
- Seasonal Lighting
- Snow plowing
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- Sidewalk shoveling & salting

**Shordt's**  
LAWN & LANDSCAPE

**Jonathan Shordt**  
419.262.2662  
www.shordtsworldcare.com  
jon@shordtsworldcare.com

**Suburban Federal Credit Union**  
5310 Elmer Drive  
Toledo, Ohio 43615

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**ADDRESS SERVICE REQUESTED**