

# WINTER 2017 NEWSLETTER

## Toledo **POLICE** Federal Credit Union *Proudly Serving Those Who Serve*



Let's welcome our new CEO Ryan Hieber! Ryan Hieber joined us as Chief Operations Officer in 2014. Ryan comes to Toledo Police Federal Credit Union with 8 years of banking and financial analysis experience working for BMW Financial Services, National City Bank, as well as PNC Bank in Columbus, Ohio.

Ryan is a graduate of the Ohio State University where he majored in Finance and also wrestled for the Buckeyes earning all Big 10 honors in athletics and All American status in academics.

Ryan moved to Toledo in 2012 to join his wife Andrea who has been a teacher in Perrysburg schools for 15 years. They currently have one son named Jack and enjoy spending their time outdoors together.

### **SAVE THE DATE!**

Toledo Police Federal Credit Union  
77th Annual Meeting  
Saturday, May 20, 2017  
Holiday Inn French Quarter  
Additional details to follow

### *It's that time again. TAX TIME!!*

Let Turbo Tax help you get your taxes done. Just click on our link to access Turbo TAX. Don't forget to use your Toledo Police Debit Card to pay your taxes. It's quicker than writing a check. Getting a refund? Make sure to provide your TPFUCU member number and our routing number to have your refund sent here.

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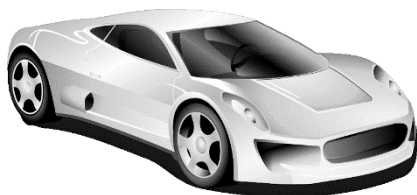
Attention parents and guardians- do you have teenagers that need to get a start on their financial independence? Contact TPFUCU to get them set up with a checking account, a debit card, and/or secured Visa Credit Card. Let us help teach them financial responsibility! A secured Visa Credit Card can help them establish a credit history and begin a rock solid start to their financial freedom. Stop in for an application today!

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### ***The New 2017 Vehicles are here!***

Before you drive out to the dealerships, get **PREAPPROVED** with TPFUCU to skip the hassle of haggling for financing at the dealership. Our rates are as **low as 2.50% APR\***

(CHOICE MBR RATE, 48 MO OR LESS, \$21.91 per thousand financed.)  
CERTAIN TERMS AND CONDITIONS MAY APPLY  
\*ANNUAL PERCENTAGE RATE



We hope you had a Happy Holidays and a Wonderful & Safe New Year! The Board and Staff of Toledo Police Federal Credit Union like to thank you for your continued loyalty and membership. Just a few helpful tips and tricks to start your New Year right!

1. Start by saving a little each month. Pay yourself first!
2. Start paying down those credit card balances starting with the highest interest rates first by transfer balances to our low rate VISA Credit Card which ALWAYS has a low fixed interest rate.
3. Request and review your credit report at least on an annual basis.

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Help Our Family Grow! Ask your coworkers and family members to join TPFUCU so they can enjoy all the great benefits and services that you do! Did you know membership for Toledo Police Federal Credit Union is open to ALL Law Enforcement Officers in Northwest Ohio and Southeast Michigan, both currently active as well as retired, and their families! Call us today to be a part of a credit union that **Proudly Serves Those Who Serve!**

### **Erie (Downtown):**

525 N. Erie  
Toledo, OH 43604  
**Phone:** 419-241-9730  
**Fax:** 419-241-9739

**Mon-Tue-Wed:** 8:00 a.m. - 4:00 p.m.  
**Thu:** 8:00 a.m. - 5:00 p.m.  
**Fri:** 7:30 a.m. - 4:30 p.m.

### **Heatherdowns (South Toledo):**

4280 Heatherdowns  
Toledo, OH 43614  
**Phone:** 419-385-0101  
**Fax:** 419-385-1252

**Mon-Tue-Wed:** 9:00 a.m. - 4:30 p.m.  
**Thu-Fri:** 9:00 a.m. - 5:00 p.m.

**Toll Free Number:** 1-866-467-0101  
**E-mail:** [members@tpolcu.com](mailto:members@tpolcu.com)

### **The Call Box**

**(419) 385-0834**  
Our 24-Hour Audio Teller

### **Important Phone Numbers for After Hours and Weekends:**

**For MasterMoney Lost or Stolen:** (800) 528-2273  
**For MasterMoney Disputes & Fraud:** (800) 808-6402  
**For VISA: Lost or Stolen:** (800) 991-4964  
**For VISA Customer Service:** (800) 808-7230

