

# Toledo Metro Messages



SEPTEMBER 2017

## Kids Earn \$1 for Every "A" with Our Grade Card Match Program!

Now that school's back in session, we want to remind our younger members about our Grade Card Match program. It's designed especially for students in kindergarten through grade 12. For every "A" in a major subject on their report card, we'll reward them with \$1 (maximum reward of \$5 per grade period).



## Holiday Club Members!

Holiday Club Account funds will be transferred to your Share Account on October 31st. If you previously requested to have a check mailed to you, to have the funds transferred to your Checking Account, or to have the funds remain in your Holiday Club Account, we will honor your request.

## Get Text Notifications for Your Accounts!

Did you know you can get a text if your TMFCU Checking Account balance falls below a certain amount?

Did you know you can check your Checking Account balance any time using Text Banking?

Did you know you can make your loan payment using Text Banking?

Check out the enclosed Text Banking Flier that has all the instructions and codes to get your account information when and how you want it!



## Protect Your Credit Score

A FICO credit score is like a report card for your finances. It helps lenders evaluate the degree of risk when lending you money.

Your FICO score is determined by many factors, including, but not limited to:

- credit history (types of loans)
- the amount you owe
- payment history (late pays vs. timely payments)
- trends such as how you pay your credit card debt (minimum payments vs. larger payments)
- public records, such as bankruptcy & judgments

Credit scores can range from 250 to 900. The higher the score, generally the lower the credit risk. Often times, lenders (like Toledo Metro FCU) base your loan rate on your credit score. Higher credit scores tend to have lower loan rates because those member profiles are presumed to have less risk. It is important to keep your credit score in good standing. If you want some suggestions on how to improve your credit score, talk to one of our Loan Officers and we'll be happy to help you!



## Holiday Closings

**Columbus Day**  
Monday, October 9

**Watch for our Holiday Loan Special coming in October!**



**We serve anyone who lives, works, worships or attends school in Lucas County.**



1212 Adams Street • Toledo, Ohio 43604  
Phone: 419-242-4926 • Fax: 419-242-8550

[www.toledometro.com](http://www.toledometro.com)



VISA

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One

EQUAL HOUSING  
LENDER

CO-OP  
SHARED  
MEMBER

### Drive-Thru Hours

Monday 8 a.m. - 5:30 p.m.  
Tuesday 8 a.m. - 5:30 p.m.  
Wednesday 9 a.m. - 5:00 p.m.  
Thursday 8 a.m. - 5:30 p.m.  
Friday 8 a.m. - 5:30 p.m.

### Lobby Hours


Monday 8 a.m. - 5 p.m.  
Tuesday 8 a.m. - 5 p.m.  
Wednesday 9 a.m. - 5 p.m.  
Thursday 8 a.m. - 5 p.m.  
Friday 8 a.m. - 5 p.m.



To enroll in TXT Banking, simply log into Home Banking, click TXT Banking on the left, and follow the prompts. To use TXT Banking, send a message to 13852444609 from your cell phone.

### Command References

#### To Receive:

Account Balance .....	BAL (your PIN)	 <p>Please note that you must include <b>ONE SPACE</b> between the text code, the PIN, and the loan number.</p>
Account History .....	HIS (your PIN) (optional type)	
Loan Balance .....	LBAL (your PIN) (loan number)	
Loan History .....	LHIS (your PIN) (loan number)	
Account Type List .....	ACC (your PIN)	
Loan List.....	LOA (your PIN)	
Check Clearing.....	CHK (your PIN) (check number) (optional type)	
PIN Change.....	PIN (your PIN) (new PIN)	
Transfer of Funds .....	TRN (your PIN) (from type) (to type) (amount)	
Payment on Loan .....	PMT (your PIN) (from type) (to loan number) (amount)	
Set Default Account Type.....	SET (your PIN) (account number)	
HELP followed by any code.....	HELP (ACC) (HIS) (LOA) (CHK) (PIN) (ACC) (LOA) (TRN) (SET) or (PMT)	

### Definitions

- **Account type** - the account type you would like to use
- **Amount** - the dollar amount of the transfer or payment
- **Check Number** - the check number you would like to search for
- **From Type** - your account type used for the source of funds for your payment or transfer
- **Loan Number** - your loan number you would like to query against
- **New Pin** - your new access pin you would like to use
- **Optional Type** - by default your message will use the default account type. Include an account type here when you would like to use a different account type
- **To Loan Number** - your loan number you would like to make a payment to
- **To Type** - your account type you would like to transfer funds to
- **Your PIN** - your current access PIN



### Message Examples

To receive your deposit balances  
(if your PIN is 1234) send: **BAL 1234**

OR

To receive your history for type 0 account  
(if your PIN is 1234) send: **HIS 1234 0**



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