GLASS CUTTER

GLASS CITY FEDERAL CREDIT UNION
We're working for you!

SUMMER 2025

Dear Member,

To add to your summer enjoyment, your credit union has a few loan offers for you and your family!

Upon qualification, you can enjoy **90 days with no payment** for a new or used auto, motorcycle, boat, RV or camper loan.

In addition, our **Back-to-School** loan can help with various expenses -- books, supplies, tuition/fees, clothing, etc. Upon qualification, you can receive up to $1,000 with 12 months to pay, and no payment for the first 60 days.

Take advantage of either of these loan offers through August 31, 2025. For details and to apply, please visit glasscityfcu.com or contact a branch.

Thanks very much for your membership – we're working for you!

Sincerely,

Julie Komisar

President & CEO

NCUA

EQUAL HOUSING LENDER

MEMBER APPRECIATION PICNIC, PAPER SHRED DAY & FOOD COLLECTION!

Friday, August 15
11 a.m. - 2 p.m.
Bowling Green Branch
1275 North Main Street

- It's a FREE shred day for your personal documents!
- Non-perishable food donations will be collected for the *Brown Bag Food Project* in Bowling Green. **Items needed are:** soup, heat & serve items (canned ravioli/pasta), canned tuna & chicken, pasta & pasta sauce, oatmeal, cereal, hygiene items (toothpaste, deodorant, laundry pods), diapers, & dog/cat food.

Please limit paper shred items to no more than five bags.
No electronics or computer equipment accepted.

Sunny Days Ahead

with a Glass City Visa Credit Card!

4.99% APR* FOR 6 MONTHS

NEW CARDHOLDERS:
For purchases, balance transfers and cash advances!*

EXISTING CARDHOLDERS:
For purchases made in June, July & August 2025!*

After that the standard APR applies of 6.99% to 17.88%.**

Apply at *glasscityfcu.com*!

*APR= Annual Percentage Rate. NEW GLASS CITY VISA CARDHOLDERS: Subject to Glass City Federal membership eligibility, credit approval, and application. Intro APR applies to purchases, balance transfers, and cash advances made during the first six months after the card is opened. EXISTING GLASS CITY VISA CARDHOLDERS: The promotional APR applies to purchases made during the months of June, July, and August 2025 and is in effect for six months after the initial purchase. **After the promotional APR period, the standard APR will be applied to all new and outstanding balances. Standard APR is based on credit score and history. Excludes any other offers. Other restrictions and fees may apply. Offers expire 8/31/25. For more information, visit glasscityfcu.com.

Glass City Awards Five Scholarships

Congratulations to five Glass City student members who were recently awarded scholarships through our annual scholarship program for the 2025-2026 academic year. The scholarship program is open each year to qualified applicants who are attending a two- or four-year accredited post-secondary institution. Scholarship applicants were required to write and submit an essay, and the winning recipients were selected by a panel of community business representatives.

Jenna Almomar ($1,000 recipient) is a Sylvania resident and graduate of Bedford Senior High School and The Ohio State University (OSU). She is currently pursuing a Doctor of Occupational Therapy degree at OSU, where she is a member of Zeta Tau Sorority and is a Sorority Life Recruitment Guide. A Dean's List student, Jenna volunteers for The James Center Hospital, the Stefanie Spielman Comprehensive Breast Center, and the Buck-I-Serv service group. She was named Outstanding Volunteer for her service at The James Center Hospital.

Sophie Piper ($1,000 recipient) is a former graduate of Elmwood High School and a resident of Cygnet. A Dean's List student and Kessler Honorary Scholar at The Ohio State University (OSU), she is majoring in Radiological Sciences. At OSU, Sophie is a member of the Kessler Scholars Program and Buckeyes Against Cancer Club, while volunteering for BuckeyeThon and The James Center Hospital.

Zakary Sahloff ($1,000 recipient) is a Mechanical Engineering student at The University of Toledo (UT) and a past graduate of Toledo Technology Academy of Engineering. A resident of Holland, Zakary is a recipient of several scholarships including UT's Science, Mathematics and Research for Transformation (SMART) scholarship. He has volunteered for Maumee Valley Save-A-Pet, the Start High School Spartan Baseball organization, and Bridge UToledo.

Nevaeh Schaeffer ($1,000 recipient) is a student at The University of Toledo (UT) with a double major in Neuroscience and Psychology and a minor in Latin American Studies. A resident of Sylvania and a graduate of Anthony Wayne High School, she is a recipient of UT's Toledo Excellence, Choose Ohio First, and Miller Trust Fund scholarships. She is a member of UT's Global Latin Student Union, Alpha Omicron Pi, women's club volleyball, and the Minority Association of Pre-medical students. Nevaeh also volunteers at Monclova Road Baptist Church, as a volunteer volleyball coach, and for UT's RocketTHON.

Eric Sander ($2,500 recipient) is a 2025 graduate of Eastwood High School, planning to attend Ohio Wesleyan University in the fall, to major in Biology. A resident of Pemberville, he served as President of Eastwood High School's Student Council and as a member of the National Honor Society and Tri-M Music Honor Society. As a member of the school's Varsity Swimming and Soccer teams, he obtained awards for both sports, as well as setting school records for several swimming events. He also received Ohio Music Education Association Solo & Ensemble Superior Rating awards, the Wood County Educational Service Center "Achievement of Excellence" award, and numerous other academic awards. As a Scout of America, he achieved both his Eagle Scout and Order of the Arrow Arrowman rankings, exemplifying his dedication to service and leadership.

NOTICE: CHANGE TO FUNDS AVAILABILITY*

Effective 7/1/2025:

- The amount we make available for withdrawal by checks not subject to next day availability, increases from $225 to $275.
- The amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft, increases from $5,525 to $6,725.

*This change and date is determined by the Federal Reserve Board.

NCUA

FOLLOW US ON SOCIAL MEDIA!

FRAUD PREVENTION

Please note: Glass City FCU does not call, email or text members to request personal information, account or credit/debit card numbers, online banking passwords, etc. Please do not provide this information if contacted with such a request. As always, contact your nearest branch as needed.

Scan the QR code or visit *glasscityfcu.com* for fraud and identity theft protection tips.