

Fall 2011 MoneyMatters



Rates Locked in until January 1, 2012

NEW & USED 2005-2012 VEHICLES



24 mos. @ 3.65% APR minus 1/4% =
 36 mos. @ 4.25% APR minus 1/4% =
 48 mos. @ 4.65% APR minus 1/4% =
 60 mos. @ 5.25% APR minus 1/4% =
 72 mos. @ 6.65% APR minus 1/4% =

3.40% APR
4.00% APR
4.40% APR
5.00% APR
6.40% APR

Min. loan amount for 72 mos. loans: \$20,000. Rates subject to change without notice.

As a T&I Gold Star Member...

Gold Star MEMBERS who maintain at least (3) three of the below services may be eligible for a 1/4% discount on all secured type loans for approved applicants: (A) minimum \$1,000 in savings, CDs or IRAs, (B) net pay deposits, (C) payroll deductions, (D) Active VISA account, (E) Active checking account.

*Fixed rate loans only; does not apply to real estate loans, special promotions or credit union re-writes. Rates subject to change without notice.

▶ GO GREEN Buying a hybrid?
Take an additional 1/4% off.

Refinance your vehicle loan at T&I – and save!

If you've financed a new 2005-2011 auto or light truck through the dealer or another financial institution you may qualify for our SECOND CHANCE PROGRAM. Call or stop by the credit union office for full details. We may be able to bring your payments down and also save you on finance charges.



Where's Lynn? Lynn's Retirement

Open House – October 28, 2011

11:00 AM - 2:00 PM

MEMBERS WELCOME

Please RSVP to Kathy at 248-588-6688

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T&I Credit Union



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(248) 588-6688

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Fax (248) 588-6437

★★★★★ T&I earns 5-Star Rating!

Bauer Financial Inc. (www.bauerfinancial.com) has awarded T&I Credit Union a 5-Star Rating for the past 18 years!

Statistics

As of 9/1/2011

Assets: \$69,600,000
Loans: \$22,800,000
Shares: \$56,400,000
Net Worth: \$12,950,000



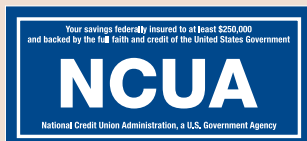
Have you made a transaction lately?

Michigan state law requires a transaction to be made to your account to avoid escheating. Have you made a transaction within the last few years?

No-Cost Checking

- 1st 50 checks free on new accounts!
- NO unreasonable service charges!
- NO per check charges!
- Monthly statements!
- LOW \$25 min. balance requirements!
- Free access to Tell-A-Line!
- Free Internet Banking
- Online Checking

By signing up for E-Statements you will automatically be entered into our \$50 monthly drawing!



Your savings are federally insured to at least \$250,000.

IS THIS YOU?

- Have at least 70% equity SEV
- Credit score is 700+
- Owe \$125,000 or less on 1st mortgage

4.25% APR

You may qualify for our **"Rapid Mortgage Refi"**, a low cost, fixed low rate, simple interest mortgage. Maximum term is 12 years. Must payoff current 1st mortgage with proceeds. Or cash out if home is free and clear. Total out of pocket \$100.00. Current T&I mortgages DO NOT qualify. Michigan properties ONLY. LIMITED TIME OFFER.

OR



- Have at least 70% equity SEV
- Credit score is 700+
- Owe \$200,000 or less on 1st mortgage
- **1/2% off** of existing mortgage with a cap of 4.25% APR

You may qualify for our **"Bring it Back to Michigan Loan"**, a low cost, fixed low rate, simple interest mortgage. Maximum term is 20 years. Must payoff current 1st mortgage with proceeds. Or cash out if home is free and clear. Total out of pocket \$300.00. Current T&I mortgages DO NOT qualify. Michigan properties ONLY. LIMITED TIME OFFER.

APR=Annual Percentage Rate



Changes to OnLine Banking

- Will be required to change password every 180 days
- Cannot use last 5 previous passwords
- 5 attempts will lockout
- If member only enters 4 wrong passwords, wait 1 hour and login attempts will be set back to zero
- There is now a "forgot your password" tab that will require answering 2 security questions to change password



Upgrades to Online Banking – November 2011. More information to come on website.

NO COMPUTER? NO PROBLEM!

TELL-A-LINE IS FOR YOU!

T&I's Tell-A-Line is convenient, easy & free! It gives you access to all of your T&I accounts... 24/7... via touch-tone telephone. Tell-A-Line is confidential and safe. All transactions are done between your accounts... transfers to someone else's accounts are impossible. All check requests are mailed only to the address at which you receive your T&I statements.

1-866-810-6160

Using your MasterCard Debit/ATM Card:

As an ATM Card:

Access a network of 30,000 surcharge-free ATMs. Use your MasterCard Debit/ATM Card to get cash wherever you see the CO-OP network symbols. Find the nearest ATM by logging onto www.co-opnetwork.org for a list of locations by city or ZIP code. Many of these locations are also deposit taking. Please note applicable business day holds will apply.

As a Debit Card

Look for the MasterCard logo for instant access to your ATM or T&I checking account. Just choose "credit" when the point-of-sale machine gives you an option. (Transactions do not require your PIN.)

PLEASE NOTE: CONTACT THE CREDIT UNION PRIOR TO USING YOUR CARD OUTSIDE OF THE UNITED STATES



Why pay others up to \$4,000 in costs?!

Don't miss out! NOW is the time to refinance!

MORTGAGE REFINANCING

NOW is the time to refinance – mortgage rates are at very competitive levels! Put your mortgage in the hands of people you know and trust – T&I Credit Union. No matter where you got your first mortgage, we'll make you feel right at home when refinancing. You can sign up for convenient, automatic payments and eliminate the hassle of sending in a payment each month! And, by borrowing from T&I Credit Union, it benefits the entire membership, too! (Mortgage loans are only available in Michigan.)

HOME EQUITY LINE OF CREDIT

Consolidate your bills into one low monthly payment at T&I!

Borrow up to 80% of your home equity to consolidate bills, remodel your home, replace worn out appliances, add a pool, deck, or sunroom – and more. The interest you pay is usually tax-deductible (check with your tax advisor). Home equity line of credit variable-rate loans are available at the prime rate.* *Rate is subject to change without notice

3.25%

Annual Percentage Rate (APR)
*as of 9-20-11




DON'T DELAY! APPLY TODAY!

(248) 588-6688

Why pay more? Get a T&I VISA today!

Tired of paying high interest rates on your credit cards? Make the switch by transferring balances from higher-interest credit cards to the T&I VISA. As a T&I VISA cardholder, you'll pay NO ANNUAL FEES, lower fixed interest rates (13.9% APR Classic, 12.9% APR Gold) and get a 25-day grace period. Don't have a T&I VISA yet? Apply for yours today!

Get Rewards with ScoreCard!



Every time you use your T&I VISA Classic or VISA Gold, you earn ScoreCard "Rewards." Use your card to pay for merchandise, groceries, utility bills, internet service, doctor, dentist bills, etc.... every dollar counts! Your points accumulate quickly. Your points accumulation is printed every month on your T&I VISA statement. *Effective 5-1-2009

Apply now for a T&I VISA at (248) 588-6688!

VISA
T&I VISA

Gold

12.9% APR

Classic

13.9% APR

Using your credit card outside of the U.S.? CALL US FIRST.

When was the last time T&I raised your rate for a late payment?

IDENTITY THEFT Could it happen to you?

Thousands of consumers fall victim to identity theft every day, and it could happen to you. The best defense is awareness and to protect your personal information.

- Never provide personal information to anyone contacting you by phone or email. Even if the contact seems legitimate, any business where you have an account will already have this information.
- Never respond to an email from someone you don't know, and never open an attachment that may accompany that email.
- Lighten the load in your purse or wallet. There's no need to carry your social security card with you, or all of your credit cards.
- Lock up personal information in your home.
- Mail your payments in a secure mailbox, rather than a roadside open mailbox.
- Shred all personal information before placing it in the trash.

If your identity is stolen

Place a fraud alert on your credit file by contacting the fraud departments of any of the three major credit bureaus and contact your local police department.

Equifax – 888.766.0008
www.equifax.com

Experian – 888-397-3742
www.experian.com

TransUnion – 800-916-8800
www.transunion.com



Protection against fraud

Please update your phone number and email address on your VISA and/or T&I account. REMEMBER your credit union staff WILL NOT call you and ask for information about you or your account. We will at times question transactions, and request a reply.

Michigan state law requires a transaction to be made to your account to avoid escheating. Have you made a transaction within the last few years?

April 1, 2011 through March 31, 2012

Discounted AAA insurance available to T&I members



Credit Union Membership + AAA Insurance = VALUE

Benefits you enjoy as a member of your credit union and AAA, including savings on a wide selection of insurance coverages including:

- Savings when you insure multiple vehicles, and/or have multiple insurance products through AAA.
- Additional discounts for good students and/or eligible safety and security devices.
- Automatic premium payments available through your credit union account.
- Statewide network of professional AAA agents and adjusters to serve you. Contact your local AAA Sales and Service Agent at 1.800.AAA.MICH or at www.aaa.com.

Attention AAA subscribers:

AAA Michigan now gives you a "second chance" by making a second deduction attempt, two days after the first, following a non-sufficient funds (NSF) return. Please be aware, though, that if the second deduction attempt results in another NSF, you could be removed from the automatic deduction program and billed at home for the balance of your policy term less the discount. AAA premiums are deducted from your account on the 10th of every month, so remember: Funds for your AAA group plan policy are required to be on deposit and available by the end of business on the 9th of each month. Non-sufficient funds are subject to a service fee. Michigan residents only. \$25 minimum balance required at all times.

Now available: Over 43,000 surcharge-free ATM's



With over 43,000 surcharge-free ATM's worldwide, Allpoint allows you to Go Everywhere. ATM cards with Co-Op will be replaced as they expire.

Surcharge-Free ATM Locator: www.allpointnetwork.com

Safe deposit boxes available

A limited number of safe-deposit boxes are available for rent on a first-come, first-served basis. So, don't delay. Stop by T&I today to rent a box or for additional information. Available Sizes:

5X5X24 - \$25 3X10X24 - \$30 5X10X24 - \$40
10X10X24 - \$70

Tractor Days memorabilia wanted!

Ford Tractor Retirees & Families: Got stuff from the old "Tractor Days" in a closet somewhere? T&I is collecting memorabilia from the Tractor days. Please, don't throw it away, donate it! Contact Marv for more information.

We are no longer a member of the Co-op Network

Dormant Accounts

Effective October 1, 2011, dormant accounts will be charged a \$2.00 fee. Small deposits or withdrawals are necessary to avoid dormancy.



The Savings Keep Growing for T&I Credit Union Members with Invest in America

T&I Credit Union is proud to participate in Invest in America, a unique program offering our

members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of T&I Credit Union, you can receive money-saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV and through ShopAmerica, a new online mall specifically for credit union members.

T&I Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit www.LoveMyCreditUnion.org.

Credit cards find new ways to clip you

The May, 2010 issue of Consumer Reports warns readers to "watch out as credit card issuers make up for revenue because of recent rule changes." Bottom line: Read the fine print and beware of "hefty" fees.

2010 HOLIDAY CLOSINGS

October 10	Columbus Day
November 24 & 25	Thanksgiving
December 26	Christmas
January 2	New Years Eve