

# Winter 2012 MoneyMatters



## Put money in your pockets in 2012!

Paying too high of an interest rate at another financial institution? Need some extra cash? We can help. Refinance your car loan at T&I and get the lower payment and cash you need.



**2.00%**<sup>APR</sup> @ 24 Months    **3.00%**<sup>APR</sup> @ 36 Months    **4.00%**<sup>APR</sup> @ 48 Months

**5.00%**<sup>APR</sup> @ 60 Months    **6.00%**<sup>APR</sup> @ 72 Months

Rates are for all secured vehicles, new/used/free & clear/other institutions. 2005 through 2012 model year. Gold Star does not apply. Existing T&I loans excluded. Effective 12-31-11 through 03-31-12

## Spend too much over the holidays?

**CONSOLIDATE YOUR CREDIT CARD DEBTS AT T&I AND AVOID INTEREST RATES OF UP TO 21%!**

**4.00%**<sup>APR</sup>    24 months • up to \$5,000  
\$2,500 @ 4.00% APR  
 24 MOS. = \$108.56/month  
 \$5,000 @ 4.00% APR  
 24 MOS. = \$217.12/month

**5.00%**<sup>APR</sup>    36 months • up to \$5,000  
\$2,500 @ 5.00% APR  
 36 MOS. = \$74.93/month  
 \$5,000 @ 5.00% APR  
 36 MOS. = \$149.86/month



\*Only applies to competitors' credit cards. Effective Dec. 15, 2011 through Mar. 31, 2012. APR = Annual Percentage Rate

### In this issue

- New & Used Vehicle Loans..... **1**
- Special Rates..... **1**
- 20 Year Mortgage Loan..... **2**
- 12 Year Mortgage Loan..... **2**
- Equity Loan..... **2**
- Things of Interest..... **3**
- Annual Meeting Notice..... **4**
- Discounted AAA Insurance..... **4**
- Holiday Schedule..... **4**

### T&I Credit Union



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☆☆☆☆☆ **T&I earns 5-Star Rating!**

**BauerFinancial Inc. (www.bauerfinancial.com) has awarded T&I Credit Union a 5-Star Rating for the past 20 years!**



## A message from Lynn

As I begin a new chapter in my life, I would like to thank the Board of Directors, Management, Staff and Membership for the wonderful years. To all those that called, sent emails, faxes, cards presents, attended and planned my marvelous retirement luncheon, you have my heartfelt gratitude and thanks. It was indeed a very bittersweet day. Thank you again for the memories and kind thoughts.

Lynn

[www.ticreditunion.org](http://www.ticreditunion.org)

Please help us "recycle" – read this newsletter and pass it along to a family member or fellow employee!

# 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.) Additional Mortgages are available upon request.

### 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 12-20-11



**DON'T DELAY!  
 APPLY TODAY!**



## RAPID MORTGAGE REFI

Thinking of refinancing? T&I's Popular Rapid Mortgage Refi has been extended to April 1, 2012!

# 4.25%

**FIXED APR\***

- Required equity based on credit score
- Owe \$125,000 or less on 1st mortgage
- Homestead property
- Credit Score is 700+

You may qualify for our "Rapid Mortgage Refi", a low cost, fixed low rate, quick mortgage. Maximum term is 12 years or less. Must payoff current 1st mortgage with proceeds. Or cash out if home is free and clear. Total out of pocket \$125.00.

Current T&I mortgages DO NOT qualify. Michigan properties ONLY. LIMITED TIME OFFER. APR=Annual Percentage Rate.

\$50 Mortgage Referral Available

# BRING IT BACK TO MICHIGAN

Save 1/2% off your current mortgage interest rate (20 years or less)

**EXTENDED TO 4/1/2012**

T&I is offering an additional mortgage refinance program requested by its members bringing out of state mortgages back to Michigan. Must payoff current 1st mortgage with proceeds. Total out of pocket expense: \$325.

### Is this you?

- Required equity based on credit score
- Credit score at least 700+
- Owe \$200,000 or less on 1st mortgage
- Cap of 4.25% APR
- Homestead Property

Current T&I mortgages do not qualify. Michigan properties only. Contact T&I Credit Union for details.

Another Financial Institution	T&I Credit Union
\$200,000 Mortgage Loan	\$200,000 Mortgage Loan
5.50% APR* Interest Rate	5.00% APR Interest Rate
\$1,376 Monthly Payment	\$1,229 Monthly Payment
\$130,304 Interest Over 20 Yrs.	\$116,883 Interest Over 20 Yrs.



**ONLY \$10,000,000 ALLOCATED FOR THIS PROGRAM**



# ONLINE BANKING

## 24-HOUR CONVENIENCE

1. Go to T&I's web site @ [www.ticreditunion.org](http://www.ticreditunion.org)
2. Click on the "Online Banking" link.
3. Follow instructions.

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**

# MAX VALUE

## MORTGAGE REFI



# 5.00%

**FIXED APR\***

- Up to 30 years based on remaining contract
- Up to 100% Loan to Value
- Credit score at least 700+
- Total out of pocket cost: \$500

\*Other restrictions apply. \*\*Contact Credit Union for preliminary review for low fee of \$25.00 to determine which of our programs you may qualify for.

## Using your MasterCard Debit/ATM Card:



### As an ATM Card:

Access a network of 43,000 surcharge-free ATMs. Use your MasterCard Debit/ATM Card to get cash wherever you see the Allpoint Network symbols. Find the nearest ATM by logging onto [www.allpointnetwork.com](http://www.allpointnetwork.com) for a list of locations by city or ZIP code. For deposit taking please go to [www.nyce.net](http://www.nyce.net) for a list of locations. Note all applicable business day holds will apply for locations.

### 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**

## 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 (talk to Debbie). Available Sizes:

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

The same low fees since 1985!

## 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 law few years?

## 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?

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.

## 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

## SIGN-UP FOR E-STATEMENTS

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

Forget the mail and waiting 5-10 days into the month for your paper statement. Start viewing your statement(s) online by signing up for e-statements. Once you register for this FREE service, you will receive an e-mail each month (or quarterly, if you receive quarterly statements) notifying you that your e-statement is ready. You can register for e-statements by logging onto [www.ticreditunion.org](http://www.ticreditunion.org), sign into your online banking, go to Services, then Options, then Service Enrollment, then E-Statements, read and accept and you are done.

## 57th Annual Meeting set for March 21, 2012

T&I Credit Union's 57th Annual Meeting will be held on March 21, 2012 at the Credit Union's office at 600 N. Main Street in Clawson, MI. All members are encouraged to attend. To make proper arrangements, we would appreciate your RSVP no later than March 1, 2012

### AGENDA:

- 5:00 PM OPEN FORUM (LIGHT BUFFET)
- 5:30 PM BUSINESS MEETING/ELECTIONS

## 2012 Officer Nomination Form

During the upcoming T&I Credit Union Annual Meeting, members will be given the opportunity to fill positions on the Board of Directors. Members interested in volunteering their time and services should contact Marv Brohl by calling the T&I office or by sending in the nomination form below to the credit union. Volunteers are a fundamental element of T&I Credit Union. These positions set policies, establish operational guidelines, determine budgets and are vital to the success of the credit union. Member services are always in need of volunteers. Nominations will close as of 1/31/12.

### Nomination Form

Name	Account #
Address	
City-State-Zip	
Home Phone	Business Phone

## 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.

## 2012 HOLIDAY SCHEDULE

January 16	Martin Luther King, Jr. Day
February 20	Presidents Day
May 28	Memorial Day
July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 22 & 23	Thanksgiving
December 25	Christmas
January 1	New Year's