



## We've got a loan for you this summer!

Talk to us. Call the Credit Union today for our current rates.

**(248) 588-6688**

**WE HAVE MONEY TO LEND!**

# Get the cash you need from your car!

**Need some cash?** Use the "equity" in your car to get the money you want! If you own a free and clear 2005-2012 vehicle.

- 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
- APPLY TODAY**
- 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 7-1-12 through 9-30-12

## Why pay others up to \$5,000 in costs?

### RAPID MORTGAGE REFI

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



**4.25%** FIXED APR\*



600 N. Main Street • Clawson, MI 48017

**(248) 588-6688**

Toll-free 1-800-338-3908

Fax (248) 588-6437

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.

1955-2012

**57 Years of Quality Service.**

[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!

# 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**

## 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?

## 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](http://www.allpointnetwork.com)**

**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 quarterly fee. Small deposits or withdrawals are necessary to avoid dormancy.

## Protecting against identity theft

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](http://www.equifax.com)

Experian - 888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion - 800-916-8800  
[www.transunion.com](http://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?

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

# Take advantage of our low rates!

## 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 6-22-12



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



### Which mortgage is right for you?

Get a mortgage review at T&I for just \$25 to determine the best mortgage loan is right for you:  
10 years or less;  
12 years or less;  
20 years or less;  
existing mortgage or less. Call or stop in today.



## As a T&I Credit Union member, you are eligible for shopping discounts through 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. Simply visit [www.LoveMyCreditUnion.org](http://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](http://www.LoveMyCreditUnion.org).

# BRING IT BACK TO MICHIGAN

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

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

\$200,000 Mortgage Loan  
5.50% APR\* Interest Rate  
\$1,376 Monthly Payment  
\$130,304 Interest Over 20 Yrs.



#### T&I Credit Union

\$200,000 Mortgage Loan  
5.00% APR Interest Rate  
\$1,229 Monthly Payment  
\$116,883 Interest Over 20 Yrs.

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

\$50 Mortgage Referral Available

July 1, 2012 through March 31, 2013

## 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

## 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.

★★★★★ T&I earns 5-Star Rating!

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

## 2012 HOLIDAY SCHEDULE

July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 22 & 23	Thanksgiving
December 25	Christmas
January 1	New Year's



## SHARE THE BENEFITS OF T&I MEMBERSHIP

Open Membership to Employee Groups within a 25-mile radius of the Credit Union office. **Now** is the time to promote your Credit Union.

## Perfect for summer expenses!

Why pay more? Switch to the T&I VISA credit card today

Transfer 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 and get a 25-day grace period. Don't have a T&I VISA yet? Apply for yours today!

... and earn ScoreCard 'Rewards' every time you use your card!

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.

Confused about all the disclosures on other credit cards? Call T&I for up-to-date info. New laws went into effect 2/22/2010

