



# Start the New Year off right!

## NEW / USED / FREE & CLEAR VEHICLE REFINANCING

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



Rates are for all secured vehicles, new/used/free & clear/other institutions. 2006 through 2013 model year. Gold Star does not apply. Existing T&I loans excluded. Effective 4/1/2013 through 9/30/2013. Rates subject to change without notice.

## Home Equity Line of Credit

# Put your home to work for you!

Borrow up to 80% of your home equity to consolidate bills, remodel your home, replace worn out appliances, install a new furnace, get a new roof or windows – 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 12/16/2013



Mortgage rates are at very competitive levels

# Questions about refinancing?



**We have money to lend: We've allocated \$3 million of 90% to 110% LTV. Call for details today: (248) 588-6688**

**We've got answers!** 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. We'll walk you through the entire process. You can sign up for convenient, automatic payments and eliminate the hassle of sending in a payment each month. (Mortgage loans are only available in Michigan.) Additional Mortgages are available upon request.



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

**Get a mortgage review at T&I for just \$25 to determine the best mortgage loan is right for you:** 10 years or less; 15 years or less; 20 years or less; existing mortgage or less. Call or stop in today.

Fixed rates as low as **3.69% APR\***

**Call us: (248) 588-6688**

All mortgages are simple interest.  
\*Based on term and amount



## T&I Credit Union

1955-2014

59 Years of Quality Service.

600 N. Main Street • Clawson, MI 48017

**(248) 588-6688**

Toll-free 1-800-338-3908

Fax (248) 588-6437



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 20 years!

April 1, 2013 through March 31, 2014

## 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](http://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.



- 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

## IMPORTANT NOTICE Dormant Account Fee

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

## We have safe deposit boxes

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 Kristen). Available Sizes:

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

**The same low fees since 1985!**



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.

## 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  
[equifax.com](http://equifax.com)
- Experian - 888-397-3742  
[experian.com](http://experian.com)
- TransUnion - 800-916-8800  
[transunion.com](http://transunion.com)



## 58th Annual Meeting set for March 19, 2014

T&I Credit Union's 58th Annual Meeting will be held on March 19, 2014 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, 2014.

### AGENDA:

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

## 2014 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 1/31/14.

### Nomination Form

Name \_\_\_\_\_ Account # \_\_\_\_\_

Address \_\_\_\_\_

City-State-Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_