

Spring 2015
MoneyMatters

Need cash? We can help.

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%^{APR} @ 24 Months **3.00%**^{APR} @ 36 Months **4.00%**^{APR} @ 48 Months **5.00%**^{APR} @ 60 Months **6.00%**^{APR} @ 72 Months

Rates are for all secured vehicles, new/used/free & clear/other institutions. 2007 through 2014 model year. Gold Star does not apply. Existing T&I loans excluded. Effective 4/1/2015 through 9/30/2015. Rates subject to change without notice.

Do you have the mortgage that's right for you?

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



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

(248) 588-6688



College Financing Simplified.

Our Student Choice private loan solution was designed to fill the funding gaps that may exist after all-lower-cost sources of aid (including Federal Stafford loans) have been exhausted. And since these loans are being offered through T&I Credit Union, you know that you are getting a great deal from a not-for-profit lender you can trust.

For more information about financial aid options available to you, please visit:

ticitration.studentchoice.org



T&I Credit Union

1955-2015

60 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) has awarded T&I Credit Union a 5-Star Rating for the past 20 years!

From the CEO, Marv Brohl

I am proud to have served the membership of T&I Credit Union over the last 46 years. Each member has a place in my heart for which I will never forget. I looked forward to coming to work each day with the ability and pleasure of working with the membership and assisting you with your needs. I will continue as a Board of Director to assist Kathy Karner as the new CEO, who will continue our outstanding member relationship.



www.ticitration.org

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



Tired of paying double-digit interest rates? T&I Credit Card Consolidation Loan

Consolidate your credit card debts and save on lower interest rates with a **Credit Card Consolidation Loan** from T&I Credit Union. Avoid rates of up to 28% APR and repayment of 15 years.

2.00%^{APR}
@ 24 Months

3.00%^{APR}
@ 36 Months

4.00%^{APR}
@ 48 Months

Apply Today!

VISA



Why pay a higher rate?

Gold

12.9%^{APR}

Classic

13.9%^{APR}

Get Rewards with UChoose Rewards!

Every time you use your T&I VISA Classic or VISA Gold, you earn UChoose 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 1-1-2015

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

Apply now: (248) 588-6688

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

Experian – 888-397-3742
experian.com

TransUnion –
800-916-8800
transunion.com



FEES & CHARGES:

4/1/15

Fees Applicable to All Accounts:

Closed Account	\$5.00 per account (00,10,34,58 etc)
Closed IRA Account	\$25.00 per member #
Return Item Fee (ACH)	\$20.00 per item
Research & Balancing Fee	\$25.00 per hour
Statement Copy Fee Regular/Visa	\$5.00 per page
Wire Transfer Fee (outgoing)	\$25.00 per wire
Foreign Transfer Fee (outgoing)	\$50.00 per wire
Share-to-Share Fee (Alloya)	\$5.00 per transfer
Inactive Account Fee (below \$25.00)	\$7.00 per quarter
Money Order Fee	Official Check Fee (to 2nd party) \$3.00 per item
Certified Official Check Fee	\$2.00 per item
Transfer Fee (ACH, Draft)	\$5.00 per transfer
Item Returned NSF Fee (3rd Party)	\$10.00 per item
Item Returned NSF Fee (1st Party)	\$20.00 per item
Stop Payment Fee Regular & Corporate	\$10.00 per item
Bad Address Fee	\$7.00 per month
Return mail / forwarding	\$2.00 per item
Dormant Account Fee	\$2.00 per month
Escheat Fee S	75.00 per member #

Share Draft Account Fees:

Quarterly Service Fee (Below \$25)	\$7.00 per quarter
Transfer Fee (Cover O.D. ACH, POS, Draft)	\$5.00 per transfer
Draft NSF Fee	\$20.00 per item
Stop Payment Fee	\$10.00 per item
Draft Copy Fee	\$5.00 per item
Draft Printing Fee starts	\$16.50 per box

DEBIT/ATM Card and POS Fees:

Initial Card Fee	\$0.00
2nd Card Fee	\$5.00 per card
Replace Lost or Captured Card Fee	\$10.00 \$20.00 1st and 2nd request
Replace PIN	\$5.00 per occurrence
POS (Point-of-Sale) Transaction	FREE
NSF Fee (POS)	\$20.00 per item

The following pertain to any accounts

Deposits at ATMS	Free
Owner of ATM Deposit/Withdrawal	? per withdrawal or deposit
Garnishment/Levy	\$30.00 per request
Member Check/Non member cashing	\$5.00 . or 1% whichever greater