



MoneyMatters

News from your friends at T&I Credit Union

► Spring 2009

Invest in
America 

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Help put the 'motor' back in the Motor City!

Rates Locked In Through June 30, 2009

THE GOLD STAR DISCOUNT

NEW & USED 2004-2009 VEHICLES



24 mos. @ 3.65% APR minus 1/4% =	3.40% APR
36 mos. @ 4.25% APR minus 1/4% =	4.00% APR
48 mos. @ 4.65% APR minus 1/4% =	4.40% APR
60 mos. @ 5.25% APR minus 1/4% =	5.00% APR
72 mos. @ 6.65% APR minus 1/4% =	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.

► T&I Credit Union



600 N. Main Street • Clawson, MI 48017

(248) 588-6688

Toll-free 1-800-338-3908

Fax (248) 588-6437

1955-2009

54 Years of
Quality Service.

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

If you've financed a new 2004-2009 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.

Take advantage of your auto's equity at T&I

Already paid off a 2004-2009 vehicle? You can still get a great rate! Any member using a lien-free auto as collateral will receive the same great rates listed above – as low as **3.90% APR** with 24 months for repayment.

Yes, We Have Money to Lend!

T&I Education Loan

\$500 to \$5,000
36 mos. @ 7.00% APR

\$5,001 to \$7,500
48 mos. @ 8.00% APR

Home Improvement Loan

\$500 to \$5,000
36 mos. @ 7.00% APR

\$5,001 to \$7,500
48 mos. @ 8.00% APR

Bill Consolidation Loan

\$500 to \$5,000
24 mos. @ 6.00% APR

36 mos. @ 7.00% APR
\$5,001 to \$7,500
48 mos. @ 8.00% APR

www.ticreditunion.org

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

ONLINE BANKING

OFFERS **24-HOUR** CONVENIENCE

Just follow these simple steps to gain access to T&I's Online Banking:

1. Go to T&I's web site @ **www.ticreditunion.org**
2. Click on the "Online Banking" link at the top of our home page.
3. Enter your T&I member number.
 - For accounts opened after 6-20-05, enter the 6-digit password assigned to you at account opening. You will have immediate access to your account. At this point, you will be able to choose your own individual password.
 - For accounts open prior to 6-20-05, follow the instructions below.
4. Enter your password:
 - For current Tell-A-Line telephone banking users, enter your Tell-A-Line PIN #.
 - For first-time users, enter the last four digits of your Social Security number. You will then immediately be asked to select a new PIN# that you will use to gain access to your accounts from that point forward. (Please be careful, though: If you enter your PIN incorrectly 3 times, you will be "locked out" of the system and will need to contact T&I for activation.)
5. After establishing your PIN, just point, click and enjoy... Online Banking will guide you through the system and all of its convenient options.
6. When you have completed your last transaction, simply click "Log Out." It's that simple... and convenient.

PLEASE NOTE: If you have multiple accounts, you may select to gain access into each of these accounts from your primary account by following the easy instructions.

24/7 NO COMPUTER? NO PROBLEM!
TELL-A-LINE IS FOR YOU!

T&I's Tell-A-Line ARU is a convenient, easy & free way to handle your finances from home, work or while traveling. T&I's ARU gives you access to all of your T&I accounts... 24 hours a day... 7 days a week... via touch-tone telephone ARU 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.

Call from any touch-tone telephone: 1-866-810-6160

Safe Deposit Boxes Available from T&I

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 Lynn Teschler).

AVAILABLE SIZES

5x5x24 – \$25 3x10x24 – \$30
5x10x24 – \$40 10x10x24 – \$70

**BE SAFE!
DON'T BE
SORRY!**

Apply for a T&I Loan Today!

www.ticreditunion.org

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?

EXTENDED BY POPULAR DEMAND FOR AGES NEWBORN - 16

Got Kids?

We'll make the initial \$25 deposit into the first 50 new family accounts opened between now and June 30, 2009.

This is a great way to teach your children financial responsibility and the importance of saving. Visit the Credit Union today or fill out the information form on the back page and return it to T&I.



LOW CLOSING COSTS

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

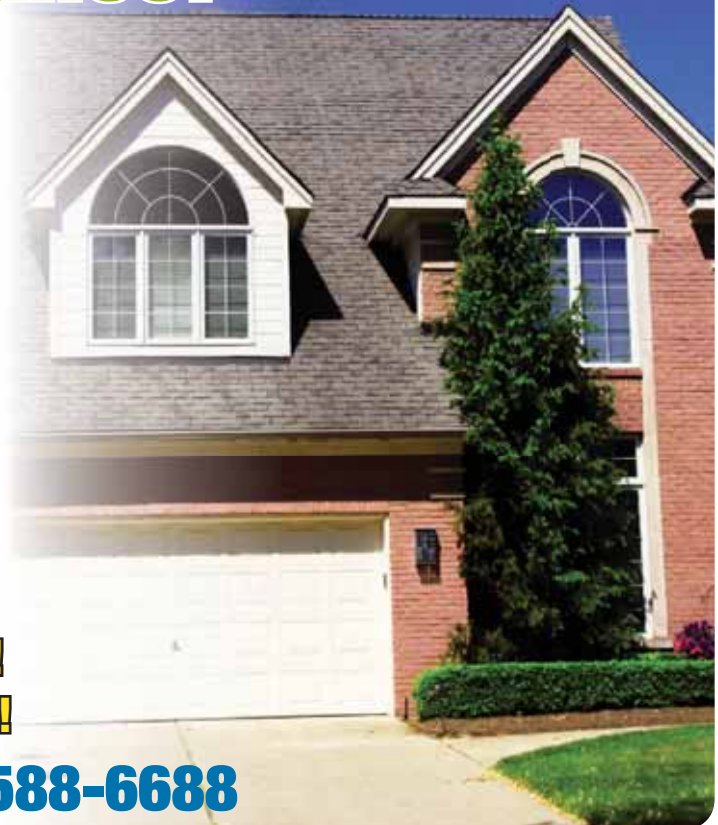
MORTGAGE REFINANCING

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%

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

Annual Percentage Rate (APR)
*as of 3-23-09



(248) 588-6688

Tired of paying higher interest rates?

Switch to the T&I VISA Credit Card 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!

Loyalty Rewards

Everytime you use your T&I VISA Classic or VISA Gold, you earn Loyalty Rewards. Use your card to pay for merchandise, groceries, utility bills, internet service, doctor, dentist bills, etc.... every dollar counts! Your Travel & Gift Rewards accumulate quickly. Your accumulation is printed every month on your T&I VISA statement.

Apply now 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.

MORTGAGES

Don't live in Michigan?

We've got you covered!

Apply online at Credit Union Members Mortgage:
www.midwesthomeloancu.com
Don't have Internet Access?
Call toll-free: **1-877-316-6434**

Relocation Assistance:

Weir, Manuel, Snyder & Ranke Realtor can help.
Call 1-800-662-1950

April 1, 2009 through March 31, 2010

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.

current rates for accounts posting April 1, 2009

Account	Dividend	Annual Percentage Yield
Regular savings, Christmas, special and vacation accounts*	1.00%	1.00%
<small>Paid on accounts where the balance did not go below \$200 (excluding minor accounts.) \$25 minimum balance required to avoid \$7 service fee.</small>		
Individual retirement accounts (IRAs)*	1.75%	1.76%
<small>\$100 required balance.</small>		

*Dividends will be calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Any account closed prior to a dividend period will not receive a dividend. Dividend rates are based on the availability of credit union earnings and market conditions; rates are subject to change without notice. Closed accounts subject to a \$5.00 closure fee.

notes & news

2008 IRA deposit deadline is April 15, 2009

If you are not already putting the tax law to work for your retirement years, visit T&I to learn more about the benefits of an individual retirement account (IRA). And, remember if your income level qualifies you for an IRA, you only have until Thursday, April 15, 2009 to add to an existing account or open a new IRA if you want to claim a deduction on your 2008 tax return.

mission statement

T&I Credit Union is a full service financial institution organized to benefit our members by maintaining the security of their deposits and to provide for their personal financial needs.

Sign-up now e-statements

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, sign into your online banking, go to Services, then Options, then Service Enrollment, then E-Statements, read and accept and you are done. Try it... you'll like it!

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

2009 HOLIDAY CLOSINGS

May 25	Memorial Day
July 3	Independence Day
September 7	Memorial Day
October 12	Columbus Day
Nov. 26 & 27	Thanksgiving
December 25	Christmas Day
January 1, 2010	New Year's Day

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 or Lynn for more information.

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

Effective 12/1/2008, receipts are no longer mailed unless a self stamped envelope is provided. Your account can be reviewed 24/7 online or on Tell-A-Line.