



MoneyMatters

News from your friends at T&I Credit Union

► Spring 2011

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► T&I Credit Union



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 19 years!

www.ticreditunion.org

WIN A \$100 MONTHLY DEPOSIT

FOR 12 MONTHS

HERE'S HOW

1

Sign up a new member(s)

March 30, 2011 through September 30, 2011
Receive (1) entry form



2

Obtain a new VISA account

March 30, 2011 through September 30, 2011
Receive (2) entry forms

3

Obtain a new Consumer Loan

March 30, 2011 through September 30, 2011
Receive (3) entry forms

4

Obtain a new Mortgage

Refi Programs Michigan Only
March 30, 2011 through September 30, 2011
Receive (5) entry forms

IT'S A WIN/WIN AT T&I

Not only can you get \$100 monthly for a year but you also receive the lowest rates locally!

Final odds are determined by the final results. Minimum 1,000 entries.



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

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 get new landscaping, 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)

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

3.25%

Annual
Percentage Rate
(APR) *as of
3-15-11



Thinking of refinancing? T&I's Popular Rapid Mortgage Refi has been extended to July 1, 2011!

RAPID MORTGAGE REFI

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 \$100.00.**

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 JULY 1, 2011

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: \$300.**

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

**RATES LOCKED IN UNTIL
JULY 1, 2011**

**NEW & USED 2006-2011
VEHICLES**



**2 to 4 years see special
reduction promotion**

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.

Need some extra cash?

Paying too high of an interest rate at another financial institution? We can help.

Refinance your car loan at T&I Credit Union – and get the lower payment and cash you need.

2.00% APR – 24 months
3.00% APR – 36 months
4.00% APR – 48 months

**ANYWAY YOU ADD IT
UP, IT'S MONEY BACK
IN YOUR POCKET!**

Rates are for all secured vehicles, new/used/free & clear/other institutions. 2004 through 2011 model year. Gold Star does not apply. Existing T&I loans excluded.

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

4.00% APR	5.00% APR
24 months, up to \$5,000	36 months, up to \$5,000
<small>\$2,500 @ 4.00% APR 24 MOS. = \$108.56/Month</small>	<small>\$2,500 @ 5.00% APR 36 MOS. = \$74.93/Month</small>
<small>\$5,000 @ 4.00% APR 24 MOS. = \$217.12/Month</small>	<small>\$5,000 @ 5.00% APR 36 MOS. = \$149.86/Month</small>

*Only applies to competitors' credit cards. Effective December 15, 2010 through July 31, 2011. APR= Annual Percentage Rate

FORD TRACTOR OPERATIONS (FTO)

Sweat Shirts/Golf Shirts/T-Shirts available through the credit union with proceeds to Ford Tractor Retirees Fund. Contact the credit union, or Mike Brennan at 248-626-0913 for order forms.

Have you received your credit card statement from other financial institutions? SURPRISE, SURPRISE, SURPRISE...

Time to switch to the good guys!

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

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.

*Membership dues are separate and must be cancelled to avoid being billed.

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.

annual meeting update

Our 56th Annual Meeting, held March 16, 2011 at the credit union office, had an open forum, business meeting and election of this year's Directors.

The following members were elected to three-year terms: Ken Wiktor, April Fitzgerald and Rafique Foflonker.

Following is a listing of the year's Board officers:

Ken Wiktor, Chairman	April Fitzgerald, Director	W. Michael VanHala, Director
Rafique Foflonker, Vice Chairman	Lynn Carnicorn, Director	Howard Adams, Director
Marv Brohl, Treasurer	Lou Turf, Director	
Ann Kochanski, Secretary		

WANTED:

Tractor Days memorabilia!

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.

Sign-up for 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.

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

2011 HOLIDAY SCHEDULE

May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 24 & 25	Thanksgiving
December 26	Christmas
January 2	New Year's Eve

► Yes. I would like more information on the following T&I Credit Union programs and services (please mark all applicable items):

- | | | |
|---|---|---|
| <input type="checkbox"/> Change of address | <input type="checkbox"/> Loan kit | <input type="checkbox"/> Individual retirement acct. (IRA) |
| <input type="checkbox"/> VISA application | <input type="checkbox"/> Payroll deduction form | <input type="checkbox"/> Direct Deposit Ford Pension |
| <input type="checkbox"/> Debit/ATM Card | <input type="checkbox"/> Direct Deposit Social Security | <input type="checkbox"/> Net Pay Deposit |
| <input type="checkbox"/> Membership application | <input type="checkbox"/> Checking application | <input type="checkbox"/> I have relatives or co-workers who would like to join. |
| <input type="checkbox"/> TELL-A-LINE | <input type="checkbox"/> Electronic Bill Payment | <input type="checkbox"/> Home Equity Loans |
| <input type="checkbox"/> Other: | <input type="checkbox"/> Mortgage Refinancing | |

Name _____ Account # _____

Street _____

City _____ State _____ Zip Code _____

Please return to T&I Credit Union, 600 N. Main Street, Clawson, MI 48017 • 2724 85547 Routing Number for Direct Deposit

request form