

Winter 2013 MoneyMatters

1955-2013

58 Years of
Quality Service.

Refinance at T&I – and save!

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

Why pay more? Talk to T&I

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 12-31-12 through 03-31-13

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Holiday bills starting to arrive?

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

4.00%^{APR} 36 months • up to \$7,500
 \$2,500 @ 4.00% APR
 36 MOS. = **\$73.81/month**
 \$7,500 @ 4.00% APR
 36 MOS. = **\$221.48/month**

5.00%^{APR} 48 months • up to \$7,500
 \$2,500 @ 5.00% APR
 48 MOS. = **\$57.58/month**
 \$5,000 @ 5.00% APR
 48 MOS. = **\$172.72/month**



*Only applies to competitors' credit cards. Effective Dec. 15, 2012 through Mar. 31, 2013. APR = Annual Percentage Rate

T&I Credit Union



600 N. Main Street • Clawson, MI 48017

(248) 588-6688

Toll-free 1-800-338-3908

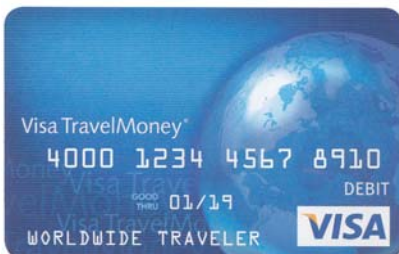
Fax (248) 588-6437



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 20 years!

Travel Smart with a VISA Travel Card!



With the VISA Travel Card, you no longer need to carry traveler's checks or large amounts of cash when you travel. Set your spending limit, load the appropriate amount onto your card, and you're ready to go.

Best of all, you can go almost anywhere, since the card is accepted at millions of locations and ATMs worldwide and utilizes "Chip" technology for use out of the country.

To purchase a VISA Travel Card, visit T&I today.

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
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.



Using your MasterCard Debit/ATM Card:



As an ATM Card:

Access a network of 30,000 surcharge-free ATMs. Use your MasterCard Debit/ATM Card to get cash wherever you see the CO-OP network symbols. Find the nearest ATM by logging onto www.co-opnetwork.org for a list of locations by city or ZIP code. Many of these locations are also deposit taking. Please note applicable business day holds will apply.

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 Lynn Teschler). Available Sizes:

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

Why pay more? Get a T&I VISA 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!

Get Rewards with ScoreCard!

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.**

When was the last time T&I raised your rate for a late payment?



Don't miss out! Mortgage rates are at very competitive levels **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.) Additional Mortgages are available upon request.

HOME EQUITY LINE OF CREDIT

New Year... new furnace? Or new kitchen appliances? Or...

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 12-20-12



APPLY TODAY! Our lending professionals are ready to help you step-by-step through the process.

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

We are no longer a member of the Co-op Network

IMPORTANT ACCOUNT INFORMATION

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.

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?

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; 15 years or less; 20 years or less; existing mortgage or less. Call or stop in today.

Fixed rates as low as 2.75% APR*

(248) 588-6688



*Based on term and amount

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.

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! from T&I

- 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



2013 HOLIDAY SCHEDULE

January 16	Martin Luther King, Jr. Day
February 20	Presidents Day
May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 4	Columbus Day
November 28 & 29	Thanksgiving
December 25	Christmas
January 1	New Year's



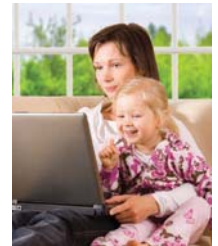
Tractor Days memorabilia wanted!

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.

SIGN-UP FOR E-STATEMENTS

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

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.



58th Annual Meeting set for March 13, 2013

T&I Credit Union's 58th Annual Meeting will be held on March 13, 2013 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, 2013

AGENDA:

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

2012 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 1/31/13.

Nomination Form

Name	Account #
Address	
City-State-Zip	
Home Phone	Business Phone