

Summer  
**2020**

# IN THE VAULT

## Board of Director Approved Dividends

Payable 6/30/2020

Regulars Shares - 0.25% APY

Money Market Shares - 0.50% APY

IRA Share - 0.75% APY

Auto Loan Rates as low as 1.99% APR pg. 2

We're Giving Away a Yeti Cooler! pg. 2



## OPEN A T&I YOUTH ACCOUNT THIS SUMMER!

T&I offers a special account designed specifically for our youth members:

- Open a Savings Account for anyone up to 17 years old.
- T&I will provide the initial \$5 deposit to open that account AND match the first deposit made by the new member up to \$5
- Special offers throughout the year



## T&I Credit Union

600 N. Main Street  
Clawson, MI 48017  
(248) 588-6688

Toll-free 1-800-338-3908  
Fax (248) 588-6437

[ticreditunion.org](http://ticreditunion.org)

## NOTE FROM THE CEO KATHY KARNER



# Welcome to summer!

**IT SEEMS AS THOUGH** it has been a long 6 months for us all. However, I am excited to announce that T&I Credit Union is finally back to semi-normal operations with our lobby reopening for normal daily business. I greatly appreciate the patience and understanding of all our members while we operated with adjusted hours. During the pandemic, we were required to work on minimal staff. In order to protect the physical and mental health of our staff, we temporarily changed the hours of operation to 9AM-3PM during this time period. As of June 29, we returned to our regular hours of 9AM-5PM (Monday – Friday).

**I WOULD LIKE TO TAKE A MOMENT** to thank my team who has worked so hard throughout the entirety of the pandemic. While the credit union is an essential service, we worked with minimal staff for several weeks in order to comply with the Governor's orders. I am grateful to everyone here for their hard work, dedication, and for taking on the extra work necessary to maintain daily operations.

**FOR THE FIRST TIME IN T&I CREDIT UNION'S HISTORY**, we held our Annual Meeting via Zoom. While we hope to return to our standard format next year, we were happy to have 27 members in attendance! There were no nominations for the open positions on our board (which had to be submitted by November 15, 2019). Therefore, the three existing board members were re-elected by acclamation. In addition to my re-election, I would like to congratulate Steve Gottlieb and Chris Adamini on their re-election to the board.

**WE HAD A PHENOMENAL START TO 2020** with over 100 new members in the first quarter! We now look forward to continuing our growth as the world begins to return to some sense of normal. With new programs and services still in the works, we look forward to making 2020 one of our best years yet!

**FINALLY, WE WOULD LIKE TO THANK** all of our members for their patience, understanding, and loyalty for T&I Credit Union. The best part of our days here is knowing that we serve some of the best people around!

**AS ALWAYS, SHOULD YOU HAVE ANY** questions or concerns, please feel free to reach out to myself or any of our staff. We are here to empower you to enjoy life.

Stay safe and we look forward to seeing everyone, very soon.

NCUA



## We're Giving Away a Yeti Color stocked with Michigan Favorites!

You can enter to win up to 3 times.  
All entries must be in no later than 07/31/20.  
Winner will be selected on 08/03/20

### How to Enter:

1) Post a photo of yourself and your vehicle on our Facebook page & tell us where you look forward to driving this summer:

- Tag 3 Friends in the comments.
- Like & Follow our Facebook Page.

2) Post a photo of you and your vehicle on Instagram & share where you look forward to driving to this summer:

- Tag @ticreditunion and 3 Friends in the comments
- Use #ticreditunion
- Follow us on Instagram

3) Finance or refinance your vehicle with T&I Credit Union.

All entries must be in no later than July 31, 2020. Winner will be selected Monday, August 3. Dates subject to change without notice. Must be a T&I Credit Union member to be entered to win. Existing loans with T&I Credit Union are not eligible for the financing vehicle entry portion of this contest. Some exclusions may apply. Must be 18 years or older to be eligible. See T&I Credit Union for more information.

## Auto rates as low as 1.99% APR

Receive a \$50 Gas Card when you finance or refinance your vehicle with T&I Credit Union

CALL OR CLICK: (248) 588-6688 / [ticreditunion.org](http://ticreditunion.org)

APR = Annual Percentage Rate. Terms & rates subject to change without notice. Rate may vary based on Credit Score. Some exclusions may apply. Existing loans with T&I Credit Union are not eligible for this program or giveaway. See T&I Credit Union for more information.

### Dormant Account Information

A transaction must be made at least once annually to avoid the dormant account fee. An account with no transactions for 3 years is subject to being escheated to the State of Michigan, per State regulations.

## More money in your pocket, thanks to T&I Credit Union and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of T&I Credit Union, you can get discounts and rewards that include:

#### Sprint

- » Credit union members earn \$100 in cash rewards for each new line activated (up to 2 lines)
- » Credit union members receive a \$100 annual loyalty reward every year
- » 25% off select accessories purchased in Sprint stores

#### PLUS

- » Lines 3, 4 and 5 are FREE
- » Save \$800 your first year over Verizon
- » 100% Total Satisfaction Guarantee – try Sprint for 30 days or your money back

» Savings of as much as 15% or more on **TurboTax!**

» LMCU Rewards has partnered up with **SimpliSafe** (a home security system company) to offer our members a new deal. Credit union members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.”

» Trusted protection at true savings with the **TruStage® Auto & Home Insurance Program.**

» Cash back at over 1,500 online retailers with **Love to Shop.**

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts.



Visit [ticreditunion.org](http://ticreditunion.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!