

Winter
2022

IN THE VAULT



Board of Director Approved Dividends

Payable 12/31/2021

Regulars Shares - 0.25% APY

Money Market Shares - 0.50% APY

IRA Share - 0.75% APY

T&I Credit Union 67th Annual Meeting

Date

March 16, 2022

Time*

5:00 PM – Light Buffet

5:30 PM – Meeting Begins/
elections

Location*

600 N. Main Street; Clawson, MI
48017

RSVP

Email kyle@ticreditunion.org no
later than March 1, 2022

**Note: Should updated COVID-19
restrictions be put into place, this
meeting may be taken virtual.
Should this happen, everyone
who RSVPs will be notified via
email with a link for the annual
meeting.*



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



NOTE FROM THE CEO KATHY KARNER



Happy New Year!

ANOTHER YEAR IN THE BOOKS! And a tumultuous year it was for most. Your credit union remains strong and we are investing in your future with new and improved financial services. You will be seeing new products and services over the next few months that will enhance your experience with the credit union.

FOR THE THIRD YEAR IN A ROW, we gave a rebate to current members with loans, based on the interest they paid in 2021. We are able to do this because we have a great membership! Without you, there is no credit union.

WE ALSO CONTINUE to pay 0.25% on regular savings and 0.50% on the money market checking account. These rates are higher than the average credit union dividend rates.

I WOULD LIKE TO THANK the entire T&I Team and the Board of Directors for their hard work and dedication during the last year.

T&I partners with amateur hockey

WE ARE EXCITED and proud to announce that we have partnered with the **Michigan Amateur Hockey Association (MAHA)**. MAHA was organized in 1951 and is a sanctioned affiliate of USA Hockey. They are focused on the development and sportsmanship between all players for the betterment of their physical and social well-being.



WE ARE PROUD to be one of MAHA's "Growth Partners" as we not only support the organization, but also the families that are a part of MAHA. We are proud to announce that we have created a special finance program to help relieve some of the financial stresses that hockey families have had in the past. If you have a child who is interested in hockey, we encourage you to look into MAHA to find one of their "Try Hockey for Free" events near you! And if you're child already plays hockey and you are familiar with MAHA, keep an eye out for us at future events!

LEARN MORE ABOUT the Michigan Amateur Hockey Association: www.maha.org



NEW YEAR NEW CAR

Auto rates as low as 1.99% APR

For details:
(248) 588-6688



APR = Annual Percentage Rate. Terms & rates subject to change without notice. Rate may vary based on Credit Score. Some exclusions may apply.

T&I YOUTH ACCOUNT

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



Transfer & receive money with Zelle

Zelle allows our members to send and receive money with friends and family, usually within a matter of minutes. To setup Zelle, you will need to have:

- **A Checking Account**
- **Setup Online Banking**
- **Setup BillPay**



Once you are in BillPay, you can setup Zelle within a matter of minutes. Once Zelle is setup, you can access it, send, and receive money all from your T&I Credit Union mobile app!

If you need any assistance in setting up Zelle, please call or text our dedicated team and we will do everything we can to help you get started as soon as possible!

(248) 588-6688

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.

If you have a dormant account, please call us at (248) 588-6688. We can help you get it out of dormant status.



Love My Credit Union®
rewards

T&I members are eligible for exclusive credit union member discounts from many participating businesses, including:



FOR MORE INFORMATION, VISIT:

lovemycreditunion.org

Taylor Jade DeRosa Scholarship



We are providing two \$1,000 Scholarships to high school seniors who apply by April 30, 2022.

Email our Marketing Manager Kyle for more information: kyle@ticreditunion.org