

# IN THE VAULT

WHAT'S HAPPENING @ T&I CREDIT UNION



WINTER 2023

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



## A New Beginning...

**AND JUST LIKE THAT**, another year has come to an end. But with the end of one thing, brings an exciting new beginning to what comes next.

**WHILE 2022** may have seemed challenging and difficult to many, we are proud to say we have found ways to continue growing and helping those in our community! Since last year, we have:

- **Increased** our membership by 6.69% since 2019.
- **Experienced** more than 8% loan growth.
- **Helped** over 40 students begin their education at numerous trade schools.
- **Hosted** a Basic Necessities Drive that led to the donation of over \$1,000 in products families in our communities were in need of.
- **Helped** raise and donate money from our office casual days to support the Wounded Warriors Project.

**IN ADDITION** to all of that, we are proud to announce that for the fourth year in a row T&I Credit Union has provided our members with a 5.00% cash back rebate of the interest paid on loans in 2022. These deposits were posted on 12/31/2022 to regular shares. \*Restrictions apply\*

**I WOULD LIKE TO THANK** the entire T&I Team for their hard work & dedication throughout the last year and the Board of Directors for their continued support of the credit unions mission. It truly takes a village to do what we are doing and aiming to accomplish



### KATHY'S CORNER

KATHY KARNER / CEO

## Taylor Jade DeRosa Scholarship



We are providing two \$1,000 Scholarships to high school seniors who apply by April 28, 2023.

Email our Marketing Manager Kyle for more information: [kyle@ticreditunion.org](mailto:kyle@ticreditunion.org)

## ANNUAL MEETING

### T&I Credit Union's 68th Annual Meeting

- March 15, 2023
- Join virtually by emailing [kyle@ticreditunion.org](mailto:kyle@ticreditunion.org) for a link to join.

### T&I Credit Union Board of Director Elections

- You will be receiving an election ballot in January for this year's Board of Directors.

Follow us on



### Board of Director Approved Dividends (Payable 03/31/2023)

- Regular Shares – 0.10% APY\* • IRA Share – 0.75% APY\*
- Money Market Shares – 1.51% APY\* (Money Market deposits up to \$250,000)



\*APY = Annual Percentage Yield





**WINTER 2023**  
**ticreditunion.org**

**NEW!**

# Message Pay is an easy way to make loan payments

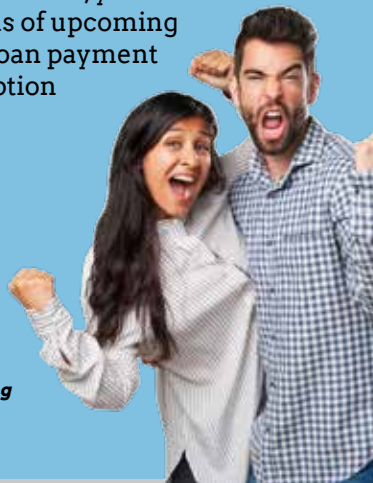
We are excited to announce we now have another way for you to make your loan payment! You can now pay your loans online from another financial institution or a credit card! Scan the link QR below to make your loan payment online!

In addition to being able to make payments online, you may also receive email and text notifications of upcoming loan payments. You can continue to make loan payment as you previously had, this is just another option for the convenience of our members!



<https://ticreditunion.messagepay.com/payment/accountlookup>

*There is a \$5.00 transaction/processing fee per payment made through MessagePay.*



## Pick your own term mortgage refinancing

Now is the time to refinance your mortgage at T&I!

- 5.25% APR\*
- Pick your own term: 5-30 years
- \$525 closing cost
- Michigan properties only

**CALL TODAY!**

**(248) 588-6688**



\*APR = Annual Percentage Rate

## Exclusive Benefits for T&I members

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



Love My Credit Union®  
rewards



**For more information: [lovemycreditunion.org](http://lovemycreditunion.org)**

## 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.

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

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

