



Attention: Parents & Grandparents

Start the New Year off right ...by opening an account at T& Credit Union for your child or grandchild!

T&I is offering a Special NEW ACCOUNT designed specifically for our youth members:

- Open a Savings Account for anyone up 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



Give them a financial head start.

Open an account today!

Get a great rate with our Platinum Mortgage

T&I's Platinum Mortgage is designed for **well qualified** borrowers. With up to 30-year terms, it is available on refinances and homes that are free and clear; it is not available for home purchases. For more information about this very-competitive mortgage program, please stop in or call us today at (248) 588-6688.



RESTRICTIONS APPLY. ASK FOR DETAILS.



Student Loan Consolidation

Pay once and for all by consolidating your private student loans with a Student Choice private consolidation loan from T&I Credit Union. Featuring a low, variable interest rate, zero origination fees, and 15-year repayment period, a consolidation loan from T&I will let you combine multiple private student loans into one convenient payment, potentially saving you thousands of dollars in interest!

For more information, please visit:

tcreditunion.studentchoice.org
>>private-lending-solutions
>>loan-consolidation

NEW YEAR NEW CAR!

NEW AUTO LOANS

2.39% APR
up to 60 Months

2.99% APR
61-72 Months

PURCHASE OR REFINANCE
2008 TO CURRENT

3.49% APR
up to 60 Months



APPLY TODAY!

T&I Credit Union

1955-2016 61 Years of Quality Service.

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!

Tractor Corner

■ This quarters tractor notes are from **James R Morrison**. James started at Carolina Ford Tractor at the age of 19 in 1960. He started in the parts department. Over the years with the company he was in every department, other than going to Michigan. He has many stories to tell. He was very upset when Ford Tractor Operations was being sold to New Holland. He actually traveled to Michigan for the Ford stockholders meeting in 2003. He had a one-on-one conversation with William Clay Ford Sr., who also had strong feelings about selling FTO, he had gone back and forth about the sale. Mr. Ford said that "Ford Motor Co. will always have one foot in the soil and the other in the city. So much has changed in cost and we have the most to gain in trucks. We've been talking about expanding the Kentucky plant and cost of funds. This deal to sell tractor division furnished needed cash, no interest cost, and sped up the needed truck line. We got spread too thin so need to get back to what you do best. Does this help?" Mr. Morrison responded with "It does and time with you is worth the trip from GA to Michigan". If anyone would like to correspond with Mr. Morrison regarding FTO, please contact our office and we will put you in touch with him via email.

■ **Betty Long**, here in Michigan, keeps up with news from retirees as well and can be reached at ftobetty@att.net. She is more than happy to answer any questions you may have in regards to retirees.

Anyone wishing to post something in the "Tractor Corner," please email kathyk@ticreditunion.org

Is your current mortgage right for you?

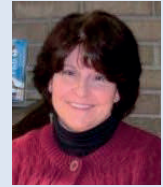
Get a mortgage review at T&I for just \$25 to determine the best mortgage loan that is right for you: 10 years or less; 15 years or less; 20 years or less; existing mortgage or less. Call or stop in today.

Fixed rates as low as
3.69% APR*

All mortgages are simple interest.
*Based on term and amount



Note from CEO



KATHY KARNER

Happy New Year! Looking forward to a exciting and prosperous year!

Mobile Deposit has taken off in a big way! Many members are making deposits via their cellphone in lieu of mailing the checks to the credit union office, or through the night depository.

We also have a new Kids Club program. We are making the initial deposit to the child's account, with a coupon to match their first deposit up to \$5.00. We also have gift items for them and will be having special programs throughout the year, including birthday specials. Contact Kristen or Barbara for the details.

Our Private Student Loan Consolidation program is also up and running. Click on the link from the website to consolidate your loans and lower your interest and monthly payments.

We have a Suggestion Box set up in our lobby for anything that you may want to ask about or request. You can also email any of our staff with suggestions that you may have.

The Board of Directors and staff are always looking for ways to improve your experience and offer you as many services as possible.

Any feedback is always appreciated.

61st Annual Meeting set for March 16, 2016

T&I Credit Union's 61st Annual Meeting will be held on March 16, 2016 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, 2016.

AGENDA:

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

2016 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 Kathy Karner 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 1/31/16.

Nomination Form

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