Just in time for summer

Home Improvement Loans!

The warm weather months are the perfect time to get to those home improvement projects you've been thinking about. T&I can help with our home improvement loan!

2.00% APR **@ 24 Months**

3.00% APR **@ 36 Months**

4.00% APR **@ 48 Months**

Think of the things you can do...

- Put on a new roof
- Remodel your kitchen or bathroom
- Install central air
- Build an addition
- Get new windows
- plus much, much more!

PLEASE CALL FOR MORE INFORMATION:

(248) 588-6688

Rates subject to change without notice.

Apply in person or 24/7 at www.ticreditunion.org

We have an auto loan just for you!

NEW AUTO LOANS

2.39% APR
up to 60 Months

2.99% APR
61-72 Months

PURCHASE OR REFINANCE
2007 TO CURRENT

3.49% APR
up to 60 Months

REV UP YOUR SUMMER AT T&I CREDIT UNION!

Need help paying for college?

Our Student Choice private loan solution was designed to fill the funding gaps that may exist after all-lower-cost sources of aid (including Federal Stafford loans) have been exhausted. And since these loans are being offered through T&I Credit Union, you know that you are getting a great deal from a not-for-profit lender you can trust.

For more information about financial aid options available to you, please visit:

ticreditunion.studentchoice.org

T&I Credit Union

1955-2015 **60 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!

www.ticreditunion.org

Please help us "recycle" – read this newsletter and pass it along to a family member or fellow employee!

70356A0615

Apply Today!

Tired of paying double-digit interest rates?

T&I Credit Card Consolidation Loan

Consolidate your credit card debts and save on lower interest rates with a Credit Card Consolidation Loan from T&I Credit Union. Avoid rates of up to 28% APR and repayment of 15 years.

2.00% APR @ 24 Months

3.00% APR @ 36 Months

4.00% APR @ 48 Months

Get a great rate with our

NEW!

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.

Is your current mortgage right for you?

Get a mortgage review at T&I for just $25 to determine the best mortgage loan is right for 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

(248) 588-6688

EQUAL HOUSING LENDER

Note from CEO

KATHY KARNER

I WANTED TO THANK the membership for the support that I have received during the transition from Marv's retirement. I am overwhelmed by all the well wishes from members that I have worked with over the years. Thank you! I hope to continue serving you in a manner consistent with the past 60 years.

SOMETHING NEW that I would like to try is a "Tractor Corner." I would like to designate a corner of our quarterly newsletter for news from the former employees of Ford Tractor Operations. This can be any type of news that you would like us to publish: news about tractor events, family news such as births, deaths, graduations, etc. I have always been surprised at how close the "Tractor Family" was years ago, you all did everything together and had clubs for everything imaginable. As time has passed many have gone their separate ways, but perhaps this would be a way to keep in touch with the tractor of old. If anyone has any ideas, please let me know.

WE WERE ALSO VOTED the "Best of the Best" in the Daily Tribune here in Royal Oak. This is quite an honor. We had an article about the credit union published in the best of the best section of the June 13 edition. Thank you to all the members who voted for us. We are humbled.

AGAIN, I LOOK FORWARD to serving you as CEO of T&I Credit Union, and please call me anytime with any questions or concerns you may have.

Best of the BEST 2015 READERS CHOICE AWARD Daily Tribune 1st place

Ken Case from Clawson, member since 1987 says,

"T&I offers everything that a bank does, but more!

When I walk in the door, I don't feel like an account number, I feel like a member of the family. I'm always greeted with a smile and addressed by name!"

EXCERPTED FROM *THE DAILY TRIBUNE*

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