

Fall 2015

# MoneyMatters

## Now Playing...



### Lights, camera, action!

T&I Credit Union plays the starring role in a new advertisement being shown at MJR Troy Grand Digital Cinema 16. The ad, which features our credit union staff of "Dream Makers," gives moviegoers a look at T&I Credit Union and the services we provide.



## 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](http://ticreditunion.studentchoice.org)

## We can put you in the vehicle of your dreams!

### NEW AUTO LOANS

**2.39%<sup>APR</sup>**  
up to 60 Months

**2.99%<sup>APR</sup>**  
61-72 Months

**PURCHASE OR REFINANCE**  
2007 TO CURRENT

**3.49%<sup>APR</sup>**  
up to 60 Months



**APPLY TODAY!**

### 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](http://www.bauerfinancial.com)) has awarded T&I Credit Union a 5-Star Rating for the past 20 years!

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

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

## Ask us about the best combo since...



**3-year CD special of 2.00% APR with any loan\***

\*APR = Annual Percentage Rate. Restrictions apply. Call for details.



### Looking to lower your payment and bring your current loan to your credit union?

For a limited time T & I Credit Union is offering a special Rate Match Review program. Tell us about your current secured loan\* that you have with another financial institution and we can see if we can beat that loan by .25%. Restrictions apply. Contact a Member Service Representative at T & I Credit Union for more details.

\*Offer not valid on real-estate loans. Offer expires 1/8/2016.

### Time to Switch to Sprint?

Are you ready to switch your wireless company? How about this... Credit union members get exclusive savings with the Sprint Credit Union Member Discount. Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Invest in America app in iTunes or Google Play to verify your membership.



### 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.

### 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**

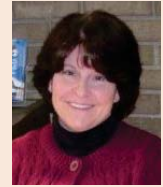
**3.69% APR\***

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



### Note from

# CEO



**KATHY KARNER**

#### It's been a very exciting quarter!

We have updated our website at [www.ticreditunion.org](http://www.ticreditunion.org). I hope you visit it and give us some feedback on what you think of it.

We have also introduced Mobile Deposit Capture – meaning you can take a picture of your check that you have to deposit and deposit it via your smart phone or iPhone. You would need to enroll in this service in your online banking. Give the office a call if you have any questions.

**We also have several new** loan programs and are sure that you will find something to fit your needs.

Our student loan program is getting a lot of attention as our children are heading back to college. Check out the link on our website for more information.

**And the biggest news of all** – we have a commercial being shown at the MJR Theater in Troy. If you are in the area, and enjoy the movies, check us out at the theater. Our credit union is open to anyone working within a 25-mile radius of our main office, or belonging to an organization within the same! Our commercial should reach a lot of potential members – which is good for us all!

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

**Any feedback is always appreciated.**

### Tractor Corner

**A note from a retiree that I'm sure a lot of you will remember:**

**Stan Zaremski says "hi" to all retirees of Ford Tractor. Stan retired from Ford Tractor in 1987. He was a Senior Technician in the stress lab. Stan hired in to Ford Tractor in 1963. He enjoyed himself working at Tractor and misses all the people he worked with over the years. He hated to retire! Not many people can say that! If you wish to contact Stan, please call the credit union office and we will get you connected.**

**Anyone wishing to post something in the "Tractor Corner," please email me at [kathyk@ticreditunion.org](mailto:kathyk@ticreditunion.org)**