

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Fall 2016



¿Habla español?
Ver la contratapa

Special Holiday Loan!

Get the cash you need now, then pay it back in just twelve months! You'll get 3% off the lowest rate you qualify for, down to 9.49% APR.* Sure beats credit cards... and there's no loan fee!

Call us to see how much you can borrow and what the payments would be. Apply by phone at 503-251-2390 or 800-547-7657, or drop by any TCU office.

*Annual Percentage Rate available to 12-31-16 and subject to credit qualification.

Skip a Loan Payment!

Need more cash for the holidays? You can defer the loan payment of your choice—excluding real estate and MasterCard payments—as long as your loan is in good standing, is older than 90 days, and would not be extended beyond its maximum term. (All requests are subject to the discretion of TCU.) Use the attached request form or our online request form at tcu37.com.

New & Used Vehicles	36 Months	48 Months	60 & 72 Months	84 Months
Rate as low as...	1.75% APR*	1.99% APR*	2.50% APR*	3.00% APR*
Payment on \$20,000 Loan	\$571	\$434	\$355 & \$300	\$265

*Annual Percentage Rate as of 10/1/16 and subject to change. Actual APR and terms based on credit score and credit history. Maximum loan rate is 17.99%. Existing TCU loans not eligible for refinancing at these rates.

Did You Know?

- Just ask your auto dealer for TCU financing! *Get the same low rates for private sales, too!*
- We can meet or beat just about any other financing offer you might find! *Call us on it!*
- Bring us your auto loan from another lender to get the same low rates! *Save some serious money!*
- Borrowing at TCU helps not just you, but your fellow Teamsters! *That's how we keep rates low!*
- Your whole family (by blood or marriage) can get these low rates if they join TCU! *It's free!*



Teamsters Council #37
Federal Credit Union

Board of Directors

Darel Aker
President

Penny Sittner
Vice President

Steve Pickle
Treasurer

Chris Campell
Secretary

Rob Burke
Bill Elzie

Harry Glaus
Jackie Davais

Mark MacPherson

Supervisory Committee

P.O. Box 20849

Portland, OR 97294-0849

Report any concerns you have about the handling of your account or the Credit Union in general to this committee.

Steve Pickle
Chairman

Quinn Webb

Credit Review Committee

Chris Campbell

Jackie Davais

We Will Be Closed

Veterans Day

Friday, November 11

Thanksgiving

Thurs & Fri, Nov 24 & 25

Christmas (Observed)

Fri, Dec 23 & Mon, Dec 26

New Year's Day (Observed)

Monday, January 2

Martin Luther King Jr Day

Monday, January 16

TeamWorks is a publication of Teamsters Council #37 Federal Credit Union and is prepared for the purpose of general information about financial news and related subjects. It is not intended, nor should it be used, as legal and/or tax advice. Before any action is taken based upon this information, it is essential that competent, individual, professional advice be obtained.



Federally Insured by NCUA

Know Someone Who Needs an Auto Loan?

Tell your family and coworkers they can join TCU for absolutely nothing!

Think about it for a moment. Is your sister fed up with riding the bus and needs to find a low cost auto loan? Has your husband got his eye on a new snowmobile? Is your buddy at work thinking about fixing up his house? If they join TCU now, with no cost to them at all, they will be ready to get the loan they need when the time comes.

We say yes to 4 out of 5 loan applications—and our loans come with great rates and little or no fees—but you can't get one unless you're a member.

That's why eMembers can join the credit union

You'll Save Time & Money with Free Checking & Bill Pay

Did you know that Online Bill Pay is free with TCU checking accounts? For that matter, did you know that our Free Checking and Hi-Yield Money Market (which works like interest checking) are both absolutely free?

It's true. Instead of "fee banking" at a large bank, you'll be money ahead with our free banking. There are no balance requirements, no monthly service fees, and no strings attached (such as direct deposit). Plus, you get all the features and conveniences you expect: a free debit card, free online banking, surcharge-free access to thousands of ATMs, and much more.

You'll also be money ahead with all the postage you'll save with Online Bill Pay! Pay just about anyone with a few clicks. It's easy to set up single or recurring payments, all of your activity is easy to review, and you have control over all of it. It's also more secure than mailing a written check! Sign up through TeamNet Online Banking.



without spending a cent. They won't pay a \$5 membership fee, and they won't have to deposit any money, as long as they opt into receiving eStatements instead of getting paper statements in the mail. *In fact, we'll even put \$5 into every new eMember's account as a reward for joining!**

We need help spreading the word. Please tell your family members and coworkers that they can sign up at tcu37.com or any TCU office...for free!

*If a new member does not sign up for eStatements, they won't get the \$5 membership fee deposited for them. Also, if their balance is below \$50, a \$2 fee will be charged for each monthly or quarterly paper statement.



Deposit Checks with Your Smart Phone



Have you downloaded our new and improved TCU Deposit app for iPhone and Android? It's the easiest and fastest way to deposit paper checks to your TCU account,

and you can do it wherever you have an Internet connection! With the TCU Deposit app, you just follow the on-screen instructions to photograph the check(s) to deposit with your smart phone or tablet. You won't need to go to a branch or ATM anymore! Download our free app at the Apple App Store or Google Play.

News Bites

You Can Reorder Checks Online!

If you don't need to make any changes to your checks, you can reorder them online at ordermychecks.com. You can also find a direct link on our Checking Accounts page at tcu37.com. You check reorder ID# is in your last box of checks. What if you need to make a change? Call us or drop by.

Avoid Late Fees with BluePay!

Make a TCU loan payment over the phone with almost any debit card (sorry, no credit cards)! Just give us a call at 503-251-2390 or 800-547-7657. A \$10 fee or 3% of payment amount applies, whichever is higher, but you avoid a higher late fee.

Apply for a Loan in Spanish or Other Languages

For members who have difficulty with English, we now offer translation services for loan applications! Our loan officer simply turns your phone call into a conference call with a professional translator. This service is free and is available during business hours for Spanish. For other languages, please call us to make an appointment.

No Surcharge ATMs

Your TCU debit card gives you surcharge free access to thousands of MoneyPass ATMs. That includes all US Bank branch locations. To locate others, go to www.moneypass.com.

Pay Off High Cost Credit Cards!

Can't seem to pay down your big bank credit cards? Just give us a call with your payment information and we'll transfer your balance to your low cost TCU MasterCard credit card. Don't have our card? Apply online or drop by any TCU office.



We Finance the Toys of Winter

...and we refinance the toys of summer!

Wherever winter fun takes you, we can help you get there and play there with rates starting at just 3.99% APR* for ATVs, snowmobiles, and other "toys of winter."

What about the toys of summer such as boats and RVs? If you have a loan at another lender, bring it to us for refinancing that can cut

your monthly payment and save big on total interest!

Whether buying or refinancing, our competitive rates, extended terms, and no loan fee will save you money! To learn more or apply for a loan, just call, click, or drop in.

*Annual Percentage Rate as of 10-1-16 and subject to change. Actual rate is determined by your credit qualifications.

Get Your Best Rate Here!

If you think you can get a better rate or better deal from another lender, think again. In nearly every case, you will save money at TCU. *All you have to do is ask!* We're your credit union, so we'll tell it to you straight. If you really do find a better deal somewhere else, we'll tell you to take it!

The Time Has Come to Protect Your Toys of Winter



Independent Agent Paula

It's the time of year to say good-bye to summer and park the boats and jet skis. It's also time to winterize your camper, trailer, or RV. And now is the time to get your ATV fired up for hunting season and to get your snowmobile ready to go to the snowy mountains.

Here at CU Insurance Agency we can provide you with coverage for all your winter toys. Be

prepared. Don't let an unfortunate incident spoil the new season! Get the protection you need today, before the snow flies, so you can relax and enjoy your winter fun.

CU Insurance Agency serves Teamsters and credit union members, but we are also *open to the public!* Be sure to tell your family and friends. We would love to give them a comparative quote and see if we can save them money.

Call us today at 503-251-2398 or visit our website at www.cuinsuranceagency.com.

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Fall 2016

Teamsters Council #37 Federal Credit Union

www.tcu37.com

Online Banking (if site down):
www.netit.financial-net.com/tcu37/cgi-bin/ebs

TeamLine 24-hr phone teller

Toll Free 855-233-6752

Portland Main Office

Union Plaza
1866 N.E. 162nd Avenue
P.O. Box 20849
Portland, OR 97294-0849
Phone 503-251-2390
Toll Free 800-547-7657

Hours:

Monday–Thursday
8:00 a.m. – 5:00 p.m.
(1st Weds. of mo. open at 9)
Friday 8:00 a.m. – 5:30 p.m.

Salem

750 Browning S.E.
P.O. Box 3999
Salem, OR 97302-3999
Phone 503-371-9721

Hours:

Monday–Thursday
9:00 a.m. – 11:30 a.m.
12:30 p.m. – 5:00 p.m.
Friday 9:00 a.m. – 11:30 a.m.
12:30 p.m. – 5:30 p.m.

Springfield Shared Branch

Register-Guard
Federal Credit Union
Gateway Marketplace
850 Beltline Road
Springfield, OR 97477
Phone 541-988-9059

Hours:

Monday–Thursday
9:30 a.m. – 5:00 p.m.
Friday 9:30 a.m. – 5:30 p.m.
(lobby only, not drive-up)

Hood River Shared Branch

Cascade Central Credit Union
1206 12th Street
Hood River, Oregon 97031
Phone 541-387-9297

Hours:

Monday–Friday
9:00 a.m. – 5:00 p.m.
(lobby only, not drive-up)

Central Point

4480 Rogue Valley Hwy.
Central Point, OR 97502
Phone 541-664-4261

Hours:

Monday–Friday
9:00 a.m. – 12:00 p.m.
1:00 p.m. – 4:30 p.m.

TEAMWORKS

Noticias para los miembros del Consejo de Teamsters #37 de la Unión Federal de Crédito Otoño 2016



¡Guaaau!

¡Las tasas automotores más baratas!

Vehículos nuevos y usados	36 meses	48 meses	60 y 72 meses	84 meses
Tasas tan bajas como...	1.75% TPA*	1.99% TPA*	2.50% TPA*	3.00% TPA*
Pago en un préstamos de \$20,000	\$571	\$434	\$355 y \$300	\$265

*Tasa porcentual anual al 10/1/16 y sujeta a modificaciones. La TPA real y los plazos se basan en la puntuación crediticia e historial de crédito. La tasa prestataria máxima es el 17.99%. Los préstamos de TCU existentes no son elegibles para refinanciación a estas tasas.

¿Sabe qué?

- Simplemente, pregúntele al concesionario de vehículos por el financiamiento de TCU.
¡Obtenga también las mismas tasas bajas para ventas privadas!
- ¡Podemos igualar o mejorar casi cualquier oferta de financiamiento que pueda encontrar!
¡Llámenos y averígüelo!
- ¡Traiga su formulario de préstamo automotor de otro prestador y obtenga las mismas tasas bajas!
¡Ahorre mucho dinero!
- Pedir un préstamo en TCU no solo le ayuda a usted, ¡también a sus colegas Teamsters!
¡Así es como hacemos para mantener bajas las tasas!
- ¡Toda su familia (de sangre o política) puede obtener estas tasas bajas si se unen a TCU!
¡Es gratis!

Do You Speak English?
See back cover

¡Préstamo especial para las fiestas!

¡Obtenga el dinero en efectivo que necesita ahora y lo devuelve en solo doce meses! Obtendrá el 3% de descuento de la tasa más baja para la que califique, hasta el 9.49% TPA.* Mejor que las tarjetas de crédito... ¡y no hay cargo por préstamo!

Llámenos para ver cuánto puede tomar en préstamo y cuáles serían los pagos. Solicite por teléfono al 503-251-2390 o al 800-547-7657; o bien, pase por cualquier oficina de TCU.

*Tasa porcentual anual disponible al 31 de diciembre de 2016 y sujeta a calificación de crédito.

¡Sáltese un pago del préstamo!

¿Necesita más efectivo para las fiestas? Puede diferir un pago del préstamo a su elección (excepto pagos de bienes raíces y MasterCard) siempre y cuando esté al día con su préstamo, éste tenga más de 90 días y que no se extienda más allá de su plazo máximo. (Todas las solicitudes están sujetas a la discreción de TCU.) Use el formulario de solicitud adjunto o el formulario de solicitud en línea en tcu37.com.