

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Winter 2017



Your Car Can Help Pay for Itself!

Refinance from another lender at our low rates and pocket the difference!

Chances are that you can cut your monthly payment and save big on total interest by bringing us your auto loan from another lender. For example, cutting your payment by \$10 a month for 60 months will save you \$600 over the life of the loan! Sounds pretty good, doesn't it?

When you refinance at TCU, you get the same low rates that new and used car purchases get. If the rates and payments shown here are better than what

you're paying now, refinancing will put money in your pocket. Call us with the specifics of your auto loan, and we can tell you just how much you will save!

Remember, there's never a loan fee for auto financing at TCU, and we approve 4 out of 5 loan applications. Saving money in the new year is an easy resolution! Just give us a call at 503-251-2390 or 800-547-7657, and we'll take it from there.

Refinance Your Auto!	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 1/1/17 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.

¿Habla español?
Ver la contratapa

Pay Off High Rate Store & Credit Cards

Did you run up some big bills on store accounts and big bank credit cards during the holidays? Cut them down to size by transferring those high rate balances to your low cost TCU MasterCard credit card. Just give us a call with your payment information. If you don't yet have our card, you can apply online or drop by any TCU office.



Kids Join Free!

They're never too young to start learning about saving money, and they're never too young to join TCU. Until March 31, 2017 we will waive the usual \$5 membership fee when your children or grandchildren up to age 16 join the credit union.



**Teamsters Council #37
Federal Credit Union**

Board of Directors

- Darel Aker
President
- Penny Sittner
Vice President
- Steve Pickle
Treasurer
- Chris Campbell
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

Martin Luther King Jr Day
Monday, January 16

Presidents Day
Monday, February 20

Good Friday
Friday, April 14

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

They're Just Sitting There. Why Not Cash In on Them?



Refinance your RV or boat loan from another lender to cut your monthly payment and save big on total interest! It's like money for asking!

They just sit there, don't they? Month after month, waiting for your next summer escape. And each month you have to make another loan payment. Fortunately, you're a Teamster, so we can help take some of the sting out of it.

All you have to do is call us with current information on your boat or RV loan from another lender.

We'll tell you how much you can save by refinancing at TCU. It could easily save you hundreds of dollars of interest over the life of the loan!

There's no loan fee, so what have you got to lose? Call 503-251-2390 or toll free 800-547-7657. The money you save could pay for your summer fun! (And if you're buying, you get the same low rates!)

RVs & Boats New/Used/Refinanced	2016 & Newer Models		2012-2015 Models	
	60 Months	60 Months	120 Months	120 Months
Rate as low as...	4.74% APR*	5.74% APR*	6.74% APR*	6.74% APR*
<i>Add 1% to rate for terms over 60 months. Maximum term: 180 months for RVs; 144 months for Boats.</i>				
Payment on \$20,000 Loan	\$375.04	\$384.24	\$229.54	\$229.54

*Annual Percentage Rate as of 1/1/17 and subject to change. Actual APR and terms based on credit score and credit history. Maximum loan rate is 17.99%. Maximum loan amount is \$300,000. Existing TCU loans not eligible for refinancing at these rates.

TCU Annual Meeting Wednesday, April 19

All TCU members are invited to our 56th Annual Meeting on Wednesday, April 19, 2017 at 5:30 p.m. in Joe Edgar Auditorium (Union Plaza, 1850 N.E. 162nd in Portland), where the Board and management will report on TCU's financial condition. Refreshments will be served before the meeting, with door prizes following the meeting.

The nominating committee of Steve Pickle, Rob Burke and Quinn Webb has nominated Bill Elzie, Harry Glaus, Jackie Davias, and Mark Macpherson, all incumbents, for four open Board positions.

Additional nominations may be made by petition. Twenty member signatures are required, and the petition must be received by February 24, 2017 at the Main Office, 1866 NE 162nd Avenue in Portland. A mail ballot to all members is required if the number of candidates exceeds available positions.



Roll Into the New Year in Style!

- Rates start at just **1.75% APR for 12 months, 1.99% APR for 48 months, 2.50% APR for 60 & 72 months, and 3.00% APR for 84 months.***
- **Just ask the auto dealer for low cost TCU financing!**
- **Get the same low rates for private sales and with Auto Solution (they shop for you).**

*Annual Percentage Rate as of 1/1/17 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.

SCHOLARSHIPS!

Oregon high school and college students can apply for hundreds of scholarships with a single application at www.OregonStudentAid.gov.

Applications must be hand delivered or postmarked no later than March 1, 2017.

For information by phone, call the Oregon Student Assistance Commission at 1-800-452-8807.

Scholarships for which TCU members are specifically eligible include:

Teamsters Credit Union \$1,000 Scholarship

Awarded to a TCU member or the child of a TCU member with a GPA between 2.0 and 3.0. Based on merit, need, and other factors. Use the application at www.OregonStudentAid.gov.

Ray Kageler Scholarship

Awarded to a full-time Graduate student who is an Oregon credit union member. Amount varies. Use the application at www.OregonStudentAid.gov.

Clyde C. Crosby/ Joseph M. Edgar and Thomas J. Malloy Memorial Scholarship

Up to \$10,000 awarded to a graduating high school senior who is the child or dependent stepchild of an eligible local Teamster. FAFSA and 3.0+ GPA required. Use the application at www.OregonStudentAid.gov.

James R. Hoffa Memorial Scholarship Fund

Up to \$10,000 awarded to multiple graduating high school seniors. Must be the child or grandchild of an eligible Teamster and in top 15% of class with excellent SAT or ACT scores. Must attend a 4-year college. Apply at www.teamster.org/content/scholarships.

James R. Hoffa Memorial Scholarship Fund Essays

Fifty \$1,000 scholarships awarded to college or technical/vocational students. Must be the child or grandchild of an eligible Teamster. Apply at www.teamster.org/content/scholarships.

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.

Online Banking and Mobile Banking needed for Mobile Deposit. Sign up free at tcu37.com.



Keep the Little Ones Safe!



Independent Agents Kay and Paula

As 2016 comes to a close and the spirit of giving is upon us, be sure to give your family the security of a safe home. Here are some precautions to keep in mind, especially if you have little ones in the house!

- Check your windows and install stop guards or bars to keep little ones inside.
- Set your water heater temperature to 120 degrees. (140 degrees can scald a child in 5 seconds.)
- Have your home checked for radon gas. Radon is believed to be a leading cause of lung cancer. Kits are available for home testing.
- In older homes check your paint for lead content. If lead is present, you may need to have the paint removed by professionals.
- Keep fresh batteries in your smoke detector and carbon monoxide alarm.

- Eliminate hazards such as loose rugs and wires. Also keep clutter on the floor to a minimum and make sure stairwells and hallways are well lit.
- Keep medications and cleaning supplies out of reach or locked up.
- Don't forget to check outside your home for hazards. For example, cracked walkways and tree roots are tripping hazards.
- Keep wet leaves raked in the fall and winter months.
- Make sure your roof is free of moss and gutters are cleaned regularly.
- Check your porch for loose boards and make sure the handrails are secure.

A little bit of regular maintenance and your home will be safe for your family all year long!

The right insurance coverage for your home and family is also very important. Make sure yours is adequate and that you aren't paying too much by contacting Paula or Kay, our independent agents at CU Insurance Agency, for a free quote. Call them today at 503-251-2398 or visit their website at www.cuinsuranceagency.com.

TEAMWORKS

Winter 2017

Teamsters Council #37 Federal Credit Union

www.tcu37.com

Online Banking
(if TCU website down):
<https://www.financial-net.com/vb/tcu37>

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.
Salem, Oregon
Use Main Office address
for correspondence
Phone 503-251-2390
Toll Free 800-547-7657
All calls go to Main Office

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 Invierno 2017



Do You Speak English?
See back cover

Pague tarjetas de crédito y tarjetas de tiendas con tasas elevadas

¿Gastó demasiado en tiendas o con tarjetas de crédito bancarias durante las fiestas? Reduzca los gastos y transfiera esos saldos con tasa elevada a una tarjeta de crédito MasterCard de TCU de costo bajo. Llámenos para darnos la información de su pago. Si aún no tiene nuestra tarjeta, puede solicitarla en línea o visitar cualquiera de las oficinas de TCU.

¡Refinancie el crédito de otro prestamista con nuestras tasas bajas y quédese con la diferencia!

Si nos trae un préstamo automotor de otro prestamista, es probable que pueda reducir el pago mensual y ahorrar mucho dinero con el interés total. Por ejemplo, si paga \$10 menos por mes durante 60 meses, ahorrará \$600 dentro del plazo del préstamo. Suena bastante bien, ¿no?

Si refinancia su préstamo en TCU, obtiene las mismas tasas bajas que ofrecemos para las compras de automóviles nuevos y usados. Si las tasas y los montos que aparecen aquí son mejores que los que

paga actualmente, la refinanciación le permitirá ahorrar dinero. Llámenos para brindarnos los detalles de su préstamo automotor y le informaremos cuánto podría ahorrar.

Recuerde que TCU no cobra comisión por préstamo para las refinanciaciones de automóviles y que aprueba 4 de cada 5 solicitudes de préstamo. ¡Ahorrar dinero el año que viene es una resolución sencilla! Llámenos al 503-251-2390 o al 800-547-7657 y nosotros nos encargaremos de los detalles.

¡Refinancie su préstamo automotor!

Plazo del préstamo	36 meses	48 meses	60 y 72 meses	84 meses
Tasa de solo...	1.75% APR*	1.99% APR*	2.50% APR*	3.00% APR*
Pago en un préstamos de \$20,000	\$571	\$434	\$355 y \$300	\$265

*Tasa porcentual anual (APR) al 1/1/17 y sujeta a modificaciones. La APR 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.



¡Niños sin cargo!

Nunca se es demasiado joven para aprender a ahorrar ni para unirse a TCU. Hasta el 31 de marzo de 2017, no cobraremos la comisión de membresía habitual de \$5 a niños de hasta 16 años.