

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Spring 2017



The Cure for Spring Fever

Visit your fave auto dealer.
Ask for TCU financing.
Let your hair down.

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 4/1/17 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.



Get Our Best Rates Right at the Auto Dealer!

TCU member Kenny Paul knows a good deal when he sees it. It was a sweet Honda CR-V and a TCU auto loan. Christie, our loan officer (pictured with Kenny), preapproved his loan for him, so all he had to do was tell the dealer about it. "The whole thing was a breeze!" grins Kenny. Even if you don't have us preapprove your loan, just ask the dealer for low cost TCU financing. They'll take care of all the paperwork and put you on the road with a smile! Most auto dealers in our area participate in Credit Union Direct Lending (CUDL). Remember that TCU offers the best auto rates most Teamsters can get. If you find a better deal, we can usually meet or beat it!

¿Habla español?
Ver la contratapa

TCU Has a New Mailing Address

We have discontinued our post office boxes in Portland and Salem. All mail to TCU should now be addressed to:

1866 NE 162nd Ave
Portland, OR 97230

Try Our Auto Buying Tools at tcu37.com

If you're about to buy or sell a car, be sure to stop by the TCU website at tcu37.com and click on our Auto Loans page. There you have access to AutoSMART, where you can search for a new or used vehicle, determine payment amount, arrange for TCU financing, and find a dealer.

Our Auto Loans page also has links to Mechanical Breakdown Insurance and Auto Solution, the car buying service that specializes in shopping and buying for credit union members.



**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 20913

Portland, OR 97294

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



The Credit Card of Choice for Teamsters

The MasterCard credit card from TCU is the true low cost alternative for Teamsters and their families.

- **No annual fee.** You pay nothing to carry our card.
- **25-day grace period.** You pay nothing to use our card when you pay off your balance in full in both the current and previous billing periods. (There is no grace period for cash advances.)
- **Rate as low as 9.99% APR.*** The low, non-variable rate means you pay less when you do carry a balance.
- **Low or no fees.** We don't pile on excessive or surprise fees as many big banks do.
- **Online convenience.** Make payments, check your balance and transactions, and more from your smart phone or PC.

Why pay more for a credit card? Call, click, or drop in to learn more and apply!

*Annual Percentage Rate as of 4-1-17. Actual rate is determined by your credit qualifications.

Pay Off High Cost Credit Cards!

Just give us a call with your payment information and we'll transfer the balance from those other guys to your low cost TCU MasterCard!

Traveling? Call Us to Make Sure Your Card Works on Your Trip!

Due to a high level of credit card fraud, TCU cards are blocked by default in many countries. Call us before traveling abroad to make sure your TCU debit or credit card will work at your destination.



Already Have a Loan with Someone Else? Lucky You!

Did you know that you can get the same low rates you see here for autos, boats & RVs, and other loans when you refinance your loan from another lender? It's true. All you have to do is call us at 503-251-2390 or 800-547-7657 with your current loan information. We'll tell you how much you can save by refinancing and take care of the paperwork. It's like money just for asking!

We Make Buying Insurance Easy!

Like many other people, you may be looking for the best rates for your home and auto insurance. But who wants to wade through all the insurance companies trying to find the right coverage and rates? The solution is to let CU Insurance Agency do the shopping for you!

As a service to you, a Teamster Credit Union member, we can help you compare rates and save money where possible. CU Insurance Agency is owned and managed by TCU, and we're located right next to the Main Office at Union Plaza in Portland.

We're also independent agents, which means we can shop for the best combination of rates and policies for you. We represent Safeco, MetLife, Hartford, Hartford AARP, Foremost, Progressive, and Symetra Life Company.

We invite you to stop by and meet with us. Two new agents, Kay Kenny and Amy Walsh, have joined Paula Scott, and all offer many years of experience that you can put to work, freeing you from having to shop around yourself.

If you can't make it in, we can get it done by phone. Call us at 503-251-2398 or 800-312-2399. You can also request a quote through our website at cuinsuranceagency.com.

Remember that when you choose CU Insurance Agency you are helping support TCU and all of your fellow Teamsters members!

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

News Bites

TCU Annual Meeting Wednesday, April 19

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). Enjoy refreshments before the meeting, hear about your credit union's financial performance, and possibly win a door prize.

Apply for a Loan in Spanish or Other Languages

For members who have difficulty with English, we 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.

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.

Surcharge-Free 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.

Deposit Checks With Your Smart Phone

Use your iPhone or Android phone to photograph and deposit checks! Download our free app "TCU37 Deposit" at the Apple App Store or Google Play. Payroll checks get immediate credit, but some checks may be subject to a 5-day hold.



We Finance the Toys of Summer

Wherever summer fun takes you, we can help you get there and play there with affordable financing for all the important "Toys of Summer."

Our competitive rates, extended terms, and no loan fee will save

you money! In fact, if you have us preapprove your loan amount, you effectively become a "cash buyer" with greater bargaining power!

To learn more or apply for an RV or boat loan, visit us online, give us a call, or just drop by.

RVs • Campers • 5th Wheels • Travel Trailers Powerboats • Sailboats • Jet Skis • Motorcycles • ATVs

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

*Annual Percentage Rate as of 4/1/17 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.

Put It On The House!



For many homeowners, the equity in their home remains the lowest cost way to fund some big expenses in life—such as making home improvements, consolidating high cost debt, and paying for college.

Compared with consumer loans, a home equity loan offers a lower rate, higher loan amount (up to 80% of equity), and smaller payment. For most of our members the interest is also tax deductible (check with your tax advisor).

You have a choice of a lump sum fixed rate loan or a variable rate line of credit you take advances from as needed. Either way, the rates are competitive and fees low at TCU.

Call, click, or drop in for more information or to apply. We love to say "Yes!" to members' dreams!

TEAMWORKS

Spring 2017

Teamsters Council #37 Federal Credit Union

TCU Website & Online Banking

www.tcu37.com

If TCU website is down:
<https://www.financial-net.com/vb/tcu37>

TeamLine 24-hr Phone Teller

Toll Free 855-233-6752

Mailing Address

Send all mail to Portland
Main Office street address

Portland Main Office

Union Plaza
1866 NE 162nd Ave
Portland, OR 97230

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 SE
Salem, Oregon

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 Primavera 2017



La cura para la fiebre de primavera

Visite su concesionario favorito.
Pida el financiamiento de TCU.
Suéltese el cabello.

Vehículos nuevos y usados

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 préstamo de \$20,000	\$571	\$434	\$355 y \$300	\$265

*Tasa porcentual anual (APR) al 4/1/17 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.



¡Obtenga nuestras mejores tasas directamente de su concesionario!

Kenny Paul, miembro de TCU, sabe cuando se presenta una gran oportunidad. Era una hermosa Honda CR-V y un préstamo automotor de TCU. Christie, nuestra oficial de préstamos (con Kenny en la foto), preaprobó el préstamo y lo único que él tuvo que hacer fue comentárselo al concesionario. ¡Todo se hizo en un abrir y cerrar de ojos! cuenta Kenny. Incluso si usted no nos solicitó que le preaprobemos su préstamo, solo pídale al concesionario la financiación de bajo costo de TCU. ¡Ellos se encargarán de todo el papeleo y usted saldrá a la ruta con una sonrisa! La mayoría de los concesionarios en nuestra área participan de los Préstamos Directos para Uniones de Crédito (CUDL). Recuerde que TCU ofrece a los Teamsters las mejores tasas en el mercado para automóviles. ¡Si encuentra una oferta mejor, por lo general podemos igualarla o mejorarla!

Do You Speak English?
See back cover

TCU tiene un nuevo domicilio postal

Hemos discontinuado nuestros apartados postales en Portland y Salem. Toda la correspondencia para TCU debe dirigirse a:

1866 NE 162nd Ave
Portland, OR 97230

Pruebe nuestras herramientas para la compra de automóviles en tcu37.com

Si está por vender o comprar un carro, no olvide visitar tcu37.com y hacer clic en nuestra página Auto Loans (préstamos para automóviles). Allí, podrá acceder a AutoSMART, donde podrá buscar un automóvil nuevo o usado, calcular el monto del pago, convenir el financiamiento de TCU y encontrar un concesionario.

Nuestra página Auto Loans tiene un vínculo que lo dirige a Mechanical Breakdown Insurance and Auto Solution, el servicio para compra de vehículos especializado en comprar y vender para miembros de la unión de crédito.