

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Summer 2017



**You agreed on price.
Now ask for TCU financing!**

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 7/1/17 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.

Did you know that best deal you can get on a new or used car is nearly always the dealer's best cash price plus low cost financing from Teamsters Credit Union?

Seriously. We can meet or beat just about any other deal you find. If it beats what you can get from your fellow Teamsters at TCU, we'll say so!

If you want to make it really simple, just focus on getting the best price you can, then ask the dealer for low cost TCU financing! Most auto dealers in our area participate in Credit Union Direct Lending (CUDL) and can arrange a TCU auto loan for you at the same time you buy a car. Summer is already rolling. You can be, too!

**¿Habla español?
Ver la contratapa**

**Special Rates
on RVs & Boats!**



**New as low as
5.40% APR***

**Used as low as
5.90% APR***

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

There's no loan fee and you can apply online!

Or call us to preapprove your loan, which makes you a "cash buyer"!

*Annual Percentage Rate as of 7/1/17 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. Offer expires 9/29/17.



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 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

Michael Beranbaum

Credit Review Committee

Chris Campbell
Jackie Davais



The Rest of Your House Can Pay for It

The equity in your home can be the best way to afford dreams now

It can be really tough trying to save up for big dreams. Like putting in a new kitchen or doing other remodeling. Or paying off high cost credit cards and other debt. Or sending the kids to college. Or finally taking that dream vacation.

The equity you have in your home—which is approximately the amount it's worth minus what you owe on it—can provide the funds you need for dreams that can't or shouldn't wait.

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 that lets you take advances 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!



Tips for Traveling with Your TCU Cards



Take your TCU cards, but leave behind cards you won't be using, such as gas and retail cards.

Make 2 copies of the cards you take, plus your passport identification page, airline tickets, drivers license, and other important documents. Leave a set with someone you trust and pack the other set separately from your wallet or handbag.

Tell us about your itinerary. Our cards are blocked in many countries to prevent fraud. We can unblock them before you go.

Skip foreign transaction fees. We do not charge a foreign transaction fee on your MasterCard credit card at TCU. Many card issuers charge a 1% fee or higher, plus tack on extra charges.

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

Tell Them They Can Join TCU for FREE!

It now costs absolutely nothing for your coworkers and family members to join TCU as an eMember! (eMembers opt for eStatements over paper statements.) We'll even give them a \$5 bonus! Once a member, they are "loan ready." Send them to tcu37.com/membership!

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.

The Smart Way to Shop for Insurance: Let Us Do It!

Nobody likes having to shop for insurance. How do you know if you're getting the right protection at the best price?

That's where CU Insurance Agency comes in. As independent agents, we shop the insurance companies for you. (You don't even have to be a credit union member, so tell your friends and family!)

Instead of automatically renewing your old policies, see if you can save some money by calling for a free quote on Auto, Home,



CU Insurance Agency
503-251-2398
www.cuinsuranceagency.com

Boat, RV, Motorcycle, or Life. Or just drop by the next time you visit Union Plaza in Portland.



Don't Fall for It!

Identity thieves are using fake emails and websites to trick people into providing Social Security numbers, bank account numbers, and other personal information.

This illegal practice is called "phishing" (pronounced "fishing").

Most often, phishing emails pretend to be from a bank, a retail store, or government agency. They typically use a variety of tricks, including graphics and links from a legitimate website, to make the fraudulent email look convincing.

So how can you avoid becoming a victim of a phishing scam?

- Don't open an email that looks phishy, or click anything in it if it asks for personal information. It doesn't matter how real the email may look, even if it's from a friend or relative. When hackers get into a legitimate email account, they can send fraudulent email from it.
- Avoid emails or websites that have typos or other obvious mistakes. They are usually fraudulent, often the work of foreign scam artists.
- Remember that no financial institution, including TCU, will email you and ask you to put sensitive information such as account numbers and PINs in your response.
- Assume that a request for information from a bank where you've never opened an account is a scam.
- If you want to check something out, contact the supposed source (perhaps a bank or organization) by using an email address or telephone number you know is valid.
- Online scammers keep trying new things, so when in doubt, don't click!

TEAMWORKS

Summer 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 Verano 2017



**Usted aceptó un precio.
¡Ahora pregunte por la
financiación de TCU!**

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 7/1/17 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.

¿Sabía que el mejor trato que puede conseguir por un coche nuevo o usado es casi siempre el mejor precio en efectivo que acepte el vendedor más la financiación de bajo costo de la Teamsters Credit Union?

De veras. Podemos igualar o mejorar casi cualquier precio que pueda encontrar. Si el precio que consigue es mejor de lo que un compañero Teamster le puede ofrecer en TCU, se lo diremos.

Para hacerlo fácil, simplemente dedíquese a encontrar el mejor precio que pueda, y después ¡pídale al vendedor el financiamiento bajo costo de TCU! La mayoría de los vendedores de autos en nuestra área participan en los Préstamos Directos de Cooperativa de Crédito (CUDL) y pueden arreglar con usted un préstamo automotor de TCU al mismo tiempo que compra el coche. Ya casi llega el verano ¡Que lo encuentre en su nuevo auto!

Do You Speak English?
See back cover

¡Tarifas especiales en autocaravanas y botes!



Nuevos hasta un 5,40% APR*

Usados hasta un 5,90% APR*

- Autocaravanas
- Campers
- Quinta rueda
- Tráilers para viajes
- Barcos a motor
- Veleros
- Motos de agua
- Motocicleta
- Todoterrenos

¡Sin tasa de préstamo y lo puede solicitar en línea!

O llámenos para preaprobar el préstamo, ¡lo que lo convierte en un "comprador en efectivo"!

*Tasa porcentual anual a partir del 1 de julio de 2017 y está sujeta a cambios. El APR real y los términos se basan en el puntaje e historial de crédito. Monto máximo del préstamo: \$300.000. Los préstamos preexistentes de TCU no son elegibles para refinanciarse en estas tasas. La oferta vence el 29 de septiembre de 2017.