

# TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Winter 2018



## Are Holiday Bills Staring You in the Face?!

Running up the balance on your credit cards or store accounts during the holidays is all too easy to do. Here are some good ways to pay them off at a lower rate or longer term, or both. The goal is to cut your overall monthly payment and leave you with more money at the end of the month!

### TCU MasterCard

With a rate as low as 9.99% APR\*, our card is a good way to pay off those other guys' higher rate cards. This is card of choice for Teamsters! There's no annual fee, it has a 25-day grace period\*, and you get the same rate for purchases and cash advances.

\*Annual Percentage Rate as of 1-1-18. Actual rate is determined by your credit qualifications. Grace period is 25 days when you pay off your balance in full in both current and previous billing periods. No grace period for cash advances, including balance transfers.

### Signature Loan & Personal Line of Credit

Your good credit secures either a lump sum of cash or an ongoing credit line you can use when needed. The rate is lower than most credit card rates.

### Home Equity Loan or Line of Credit

The equity in your home secures either a lump sum of cash or an ongoing credit line you can use when needed. The rate is lower than with other types of loans, and longer terms keep payments smaller. Also, the interest is usually tax deductible! (Check with your tax advisor.)

So what's your best move? Just call Gail or Christie at 503-251-2390 or 800-547-7657. They'll be happy to run the numbers for you!

¿Habla español?  
Ver la contratapa

### Inside:

Special low rates  
on auto, boat,  
and RV loans!



## Skip Your Next Loan Payment!

Here's a great way to take a break from your TCU auto, boat, or RV payment—so you can put the money to some other good use.

You may defer the loan payment of your choice for one month—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 request form under Loans at [tcu37.com](http://tcu37.com).



**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

**We Will Be Closed**

**Martin Luther King Jr Day**  
Monday, January 15

**Presidents Day**  
Monday, February 19

**Good Friday**  
Friday, March 30

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

## Five & Six Year Auto Loans

— as low as —  
**2.75% APR!\***

Just ask the auto dealer for a low cost TCU loan!

Same low rates for private sales!

Loan from another lender? Refinance at TCU to save!

New & Used Vehicles	48 Months	60 & 72 Months	84 Months
Rate as low as...	2.50% APR*	2.75% APR*	3.00% APR*
Payment on \$20,000 Loan	\$439	\$358 & \$302	\$265

\*Annual Percentage Rate as of 1/1/18 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.

## TCU Annual Meeting Scheduled for Thursday, April 19

All Teamsters Credit Union members are invited to our 57th Annual Meeting on Thursday, April 19, 2018 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 Mark Macpherson, Jackie Davais, and Bill Elzie has nominated incumbents

Chris Campbell, Steve Pickle, and Penny Sittner for three open Board positions.

Additional nominations may be made by petition. Twenty member signatures are required, and the petition must be received by February 16, 2018 at our Portland Main Office, 1866 NE 162nd Avenue, Portland OR 97230. A mail ballot to all members is required if the number of candidates exceeds available positions.

You could save hundreds or thousands when you refinance from another lender!

## RV Loans as low as 5.40% APR!\*

RVs	2017 & Newer	2009–2016	2008 & Older
New/Used/Refinanced	up to 180 Months	up to 180 Months	up to 180 Months
Rate as low as...	5.40% APR*	5.90% APR*	7.99% APR*
Payment on \$20,000 Loan	\$163	\$168	\$192

## Boat Loans as low as 4.74% APR!\*

Boats	2017 & Newer	2011–2016	2007–2010
New/Used/Refinanced	up to 60 Months	up to 60 Months	up to 60 Months
Rate as low as...	4.74% APR*	5.74% APR*	6.74% APR*
Payment on \$20,000 Loan	\$376	\$385	\$394

\*Annual Percentage Rate as of 1/1/18 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](http://www.OregonStudentAid.gov).

Applications must be hand delivered or postmarked no later than March 1, 2018.

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](http://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](http://www.OregonStudentAid.gov).

### **Clyde C. Crosby/ Joseph M. Edgar 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](http://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](http://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](http://www.teamster.org/content/scholarships).

# The Equifax Data Breach: What to Do

This article is adapted from a blog on Sept. 8, 2017 (updated Oct. 5, 2017) at the Federal Trade Commission website by Seena Gressin, Attorney, Division of Consumer & Business Education, FTC

If you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.



Here are the facts, according to Equifax. The breach lasted from mid-May through July. The hackers

accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people. And they grabbed personal information of people in the UK and Canada too.

There are steps to take to help protect your information from being misused:

### **Find Out if You Are Affected**

Visit Equifax's website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information, so make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by this breach.

Whether or not your information was exposed, U.S. consumers can get a year of free credit moni-

toring and other services. The site will give you a date when you can come back to enroll. Write down the date and come back to the site and click "Enroll" on that date. You have until January 31, 2018 to enroll.

You also can access frequently asked questions at the site.

### **Check Your Credit Reports**

Check your credit reports from Equifax, Experian, and TransUnion—for free—by visiting [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.

Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

### **Monitor your existing credit card and bank accounts**

Watch your credit card and bank accounts closely for charges you don't recognize.

If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

### **File Your Taxes Early**

File your taxes as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

You can also visit [identitytheft.gov/databreach](http://identitytheft.gov/databreach) to learn more about protecting yourself after a data breach.

## TEAMWORKS

Winter 2018

### **Teamsters Council #37 Federal Credit Union**

#### **TCU Website & Online Banking**

[www.tcu37.com](http://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 Invierno 2018



## ¿Se le vienen encima las facturas de las fiestas?

Es muy fácil alcanzar los límites de saldo de las tarjetas de crédito o de las cuentas de las tiendas durante la temporada de fiestas. Le ofrecemos algunas buenas alternativas para pagar los saldos a una tasa menor, en un plazo más largo, o las dos cosas. ¡El objetivo es reducir el costo de su pago mensual para que llegue con más dinero a fin de mes!

### MasterCard TCU

Con una tasa porcentual anual (APR) desde el 9.99%\*, nuestra tarjeta es una buena manera de pagar esas otras tarjetas con tasas más caras. ¡Esta tarjeta es la opción de los Teamsters! No hay un cargo anual, tiene un periodo de gracia de 25 días,\* y obtiene la misma tarifa para compras y adelantos en efectivo.

\*Tasa porcentual anual (Annual Percentage Rate, APR) a partir del 1 de enero de 2018. La tasa actual se determina con base en sus calificaciones de crédito. El periodo de gracia es de 25 días cuando pague por completo el saldo, tanto en su periodo de facturación actual como en el anterior. No hay periodo de gracia para adelantos en efectivo, incluyendo transferencias de saldo.

### Préstamo personal y línea personal de crédito

Un buen historial de crédito le asegura bien sea un pago global en efectivo o una línea de crédito continua que usted puede usar cuando la necesite. La tasa es menor a la mayoría de las tasas de tarjeta de crédito.

### Préstamo o línea de crédito sobre el valor de la vivienda

El valor acumulado en su vivienda asegura bien sea un pago global en efectivo o una línea de crédito continua que usted puede usar cuando la necesite. La tasa es más baja que la de otros préstamos, y los plazos más largos hacen que los pagos sean menores. Además, el interés es normalmente deducible de impuestos. (Verifique con su asesor de impuestos).

Entonces, ¿cuál le parece la mejor opción? Simplemente llame a Gail o a Christie al 503-251-2390 o al 800-547-7657. Ellas le atenderán con mucho gusto.

Do You Speak English?  
See back cover

### Adentro:

¡Tarifas bajas especiales en préstamos para automóviles, botes y RVs!



¡No pague la próxima cuota de su préstamo!

Esta es una buena forma de tomarse un descanso del pago a TCU por el automóvil, bote o RV, para que pueda usar ese dinero para otra cosa (como ponerlo en su bolsillo).

Puede diferir el pago de un mes a elección (excepto pagos de bienes raíces y MasterCard) siempre y cuando esté al día con su préstamo, 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 este formulario de solicitud en [tcu37.com/loans/skip-loan-payment](http://tcu37.com/loans/skip-loan-payment).