

# TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Summer 2013



## Banking in the Palm of Your Hand

*Our remote services bring the credit union to you!*

Why go to a branch when you can do your banking wherever you are, whenever you want? With a smart phone or tablet you can do just about everything that used to be done at a branch—plus much more!

### Transfer Funds & Pay Bills

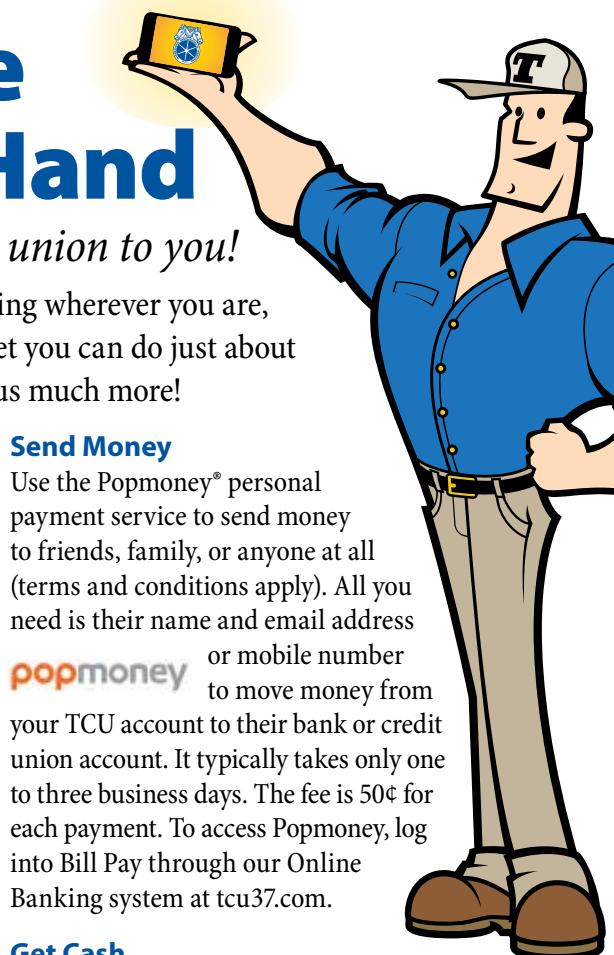


Our free Mobile Banking service for iPhone and Android offers the same fast and secure access to your TCU accounts as our free Online Banking service for PCs, but it's sized for smaller screens. Check your balance, transfer funds, make payments, and much more. Download it from Online Banking at [tcu37.com](http://tcu37.com).

*Note: You can also use your phone, smart or not, to do your banking through our free TeamLine phone teller, now available in English and Spanish, at 855-233-6752. Contact us to enroll.*

### Deposit Checks

When you need to deposit a check, just fire up our free Remote Deposit web app. It will walk you through taking photos of the check and securely sending them to us, so you don't have to bring it to a TCU office or a deposit-taking ATM. Sweet! Download the app from the link on our home page at [tcu37.com](http://tcu37.com). (All deposits, no matter how you make them, may be subject to a 5-day hold.)



### Send Money

Use the Popmoney® personal payment service to send money to friends, family, or anyone at all (terms and conditions apply). All you need is their name and email address or mobile number to move money from your TCU account to their bank or credit union account. It typically takes only one to three business days. The fee is 50¢ for each payment. To access Popmoney, log into Bill Pay through our Online Banking system at [tcu37.com](http://tcu37.com).

### Get Cash

OK, we can't send cash to your smart phone, but with our free TeamCash debit card or ATM card you can get it surcharge-free from ATMs at US Bank branches and other MoneyPass Network locations. Find them at [moneypass.com](http://moneypass.com). And, of course, you can get cash in addition to making a purchase at supermarkets and other stores with debit card terminals. Apply at [tcu37.com](http://tcu37.com), under Free Checking.

**¿Habla Español?**  
Ver la contratación

**Turn Your 30 Year Mortgage into a 20 Year Mortgage!**

**One member saved \$18,000 when he refinanced with 11 years to go!**

Did you know that if you owe under \$300,000 on your home and have at least 20% equity, you could refinance it at TCU and pay it off much sooner? You'll also save thousands of dollars of interest, and your payment could stay about the same.

This is possible because:

- Rates are near all-time lows.
- We keep fees to a minimum.
- You can set your own term up to 20 years.
- You can make partial payments twice a month, every other week, or whatever works best for you.

Call us a 503-251-2390 or 800-547-7657 and we'll go over your options.

**Get a \$100 Reward when your loan closes!**

# TEAMWORKS

Summer 2013



Teamsters Council #37  
Federal Credit Union

## Board of Directors

Darel Aker  
President

Penny Sittner  
Vice President

Steve Pickle  
Treasurer

Chris Campbell  
Secretary

Diana Franken

Walt LaChapelle III

Bill Elzie

Harry Glaus

Jackie Davais

## 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

Rob Burke

Mark MacPherson

## Credit Review Committee

Chris Campbell  
Jackie Davais

## We Will Be Closed

Labor Day  
Monday, September 2

Columbus Day  
Monday, October 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.

## Your Family and Co-Workers Are **Free** to Join TCU!

Through September of 2013, the usual \$5 membership fee for joining Teamsters Credit Union will be waived. Be sure to let your co-workers and family members know—especially if they want to take advantage of our low rates and fees for home loans, autos, and other types of financing!



## Absolutely Free, No Strings Attached Checking

*Why pay a bank if you can get it for free?*

If you have a so-called “free” checking account from a big bank, you’re probably paying more and more for it. Banks often have requirements like maintaining a high balance or using direct deposit to avoid a monthly service fee. Plus, they’re introducing or raising many other fees.

If you’ve had enough of fees, we have the solution. Both our Free Checking account and Hi-Yield Money Market account—which works like interest checking—are absolutely free, with no strings attached. You won’t pay a monthly service fee, but you will 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.

Call, click, or drop in to make the switch to TCU checking. You’ll never have to switch again!

## Go Green for a \$5 Reward!

Nab a quick \$5 reward by opting for eStatements by September 30, 2013.\* They can’t be lost or stolen like paper statements, and you can access them anytime. Sign up through Teamnet Online Banking at our web site.

\*If you have a TCU credit card, you also need to sign up for MasterCard eStatements through Credit Card Infolink on our home page to get your \$5 reward. This is another free service that gives you online access to your MasterCard account to make payments, check due date and amount, and review transactions.



## 4 Tips for Traveling with Your TCU Cards

- 1 Take your TCU cards, but leave behind cards you won’t be using, such as gas and retail cards.
- 2 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.
- 3 Tell us about your itinerary. Our cards are blocked in many countries to prevent fraud. We can unblock them before you go.
- 4 Skip foreign transaction fees. We do not charge a foreign transaction fee on your MasterCard at TCU. Many card issuers charge at least a 1% fee—often higher—plus tack on extra charges.

## Just Make One Quick Call before you renew your auto, home, boat, motorcycle, or RV policy



### CU Insurance Agency

Independent Agents  
Patty (left) and Paula  
503-251-2398  
Toll Free 866-312-2399  
[www.cuinsuranceagency.com](http://www.cuinsuranceagency.com)

Why risk paying too much for insurance, when we can comparison shop for you? Just give us a call before your next policy, and we’ll tell you if any of the insurers we represent can give you equal or better protection at a lower cost.

CU Insurance Agency is an independent agency, so instead of working with one company, we have several companies and many coverage options to choose from. We can also help you evaluate your insurance needs, then simplify the process by recommending the combinations of coverage and costs that best fits those needs.

Regardless of who covers you, we serve as your agents, helping you keep an eye on your costs and alternatives as you move through life. If you like the personalized service you get from the Credit Union, you’ll love doing business with CU Insurance Agency!

If you already have a policy due, why not give it a reality test right now? Just pick up the phone and call Paula or Patty at 503-251-2398 or toll free 1-866-312-2399. We offer insurance to all residents of Oregon and Washington.

# Timely News

## Three Directors Reelected to Board

Three incumbents were re-elected to the Board of Directors at our Annual Meeting of members held April 24. On behalf of all members, we extend our congratulations to incumbents **Darel Aker, Diana Franken, and Walt LaChapelle.**

## Flora Maciel Wins TCU Scholarship



Flora Maciel is the recipient of this year's Teamsters Credit Union non-renewable scholarship for \$1,000. The award is based on merit, need, and other factors. Flora is pursuing a bachelor's degree in sociology and psychology at Linfield College and plans to do her graduate work at the School of Education and Counseling at Lewis and Clark.

## New! Apply for a Loan in Spanish, 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.

## Bank by Phone in Spanish or English

When you can't bank online, try calling our upgraded audio response system! It's easier to use than ever—just respond to the choices you hear in either Spanish or English. Your 4-digit access number stays the same. If you want to sign up, call 855-233-6752.



## Auto Loans as low as 1.99% APR!\*

With rates this low, there's never been a better time to finance the new or used car of your dreams! Our lowest rate of 1.99% APR is for 12 months. It's only 2.99% APR for 48 months, and 3.99% for 60 months. (We'll go up to 84 months at a higher rate.)

Your actual rate is determined by a number of factors, including your credit history, but if you have great credit, you get our best rate. What if you're credit challenged? Well, your loan is likely to be approved anyway, and in most cases you will get a better rate here than you can get anywhere else.

- If you're buying from a dealer, remember to ask for TCU financing. He can arrange it at the same time as your purchase. It's 1-stop shopping!
- If you're buying from a private seller, give us a call. We can approve most loans over the phone, and there's never a loan fee.
- For the ultimate in buying convenience, give Mark Loebner of Auto Solution a call at 800-207-2429. He'll find the vehicle you specify at a great price. There's never any stress or pressure, and we'll finance your purchase at our same low rates!

\*Annual Percentage Rate as of 7/8/13 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 Loan Rates

<b>Autos</b>	<b>as low as 1.99% APR*</b>	
<b>Boats/RVs/Other Secured Loans</b>	<b>as low as 3.99% APR*</b>	
Maximum loan \$200,000		
<b>Signature Loan</b>	<b>as low as 12.49% APR*</b>	
<b>Personal Line of Credit</b>	<b>as low as 10.49% APR*</b>	
<b>MasterCard</b>	<b>as low as 9.99% APR*</b>	
<b>Share Secured/Certificate/Severance Loans</b>	<b>3% above APY</b>	
<b>First Mortgage (Owner Occupied)</b>	<b>80% RMV</b>	<b>3.875%–6.875**</b>
Cash out adds 0.125% to rate and 0.5% to loan fee.		
<b>Home Equity Loan (Owner Occupied)</b>	<b>80% RMV</b>	<b>4.75%–8.375%**</b>
<b>Home Equity Line of Credit</b>	<b>80% RMV</b>	<b>5.00% APR***</b>
No fees, no points, no closing costs! Rate is fixed for five years. New fixed rate applies to each five year draw period.		
<b>Unimproved Property</b>	<b>50% of Appraisal</b>	<b>9.625%–14.625%**</b>

\*APR is Annual Percentage Rate. Rates current as of 7-8-13 and subject to change without notice. Actual APR and terms approved based on member's Beacon score and credit qualifications. Maximum loan rate is 17.99%. Maximum secured loan to any one member is \$300,000. Maximum unsecured loan amount to any one member is \$10,000. Some restrictions may apply. Collateral value of vehicles determined by Kelley Blue Book and adding or subtracting for mileage, equipment, etc. Please contact our loan department for details.

\*\*Real Estate Secure loans require a 1% loan fee and closing costs, which will increase APR. Maximum Loan \$300,000. Some restrictions apply. For example, on a 60 month First Mortgage there would be 60 monthly payments of \$18.36 per \$1,000 borrowed. Please contact the loan department for details. 80% of appraisal financing available. Equal Housing Opportunity.

\*\*\*Annual Percentage Rate shown is for 1st or 2nd trust deed Home Equity Loan Line of Credit (HELOC). Rate is variable and tied to an index. Rate can change at end of five years. Rate cannot exceed 18% APR. Maximum Loan \$300,000. Credit Union has option of extending initial 5 year draw period another 5 years. 15 year fixed payment, schedule follows draw period. Minimum payment during draw period is 1% of balance. Minimum payment during fixed payments is \$50.00.

## TEAMSTERS COUNCIL #37 FEDERAL CREDIT UNION

[www.tcu37.com](http://www.tcu37.com)

### TeamLine 24-hr phone teller

855-233-6752

### Portland Main Office

Union Plaza  
1866 N.E. 162nd Avenue  
P.O. Box 20849  
Portland, OR 97294-0849  
503/251-2390 or 800-547-7657  
Monday–Thursday  
8:00 a.m. – 5:00 p.m.  
(1st Weds of month open 9:00 a.m.)  
Friday 8:00 a.m. – 5:30 p.m.

### Holladay Park (Portland)

1020 N.E. 2nd Ave., Suite 160  
Portland, Oregon 97232-2076  
503/233-2213  
Monday–Thursday  
9:00 a.m. – 11:30 a.m.  
12:30 p.m. – 5:00 p.m.  
(1st Weds of month open 9:30 a.m.)  
Friday 9:00 a.m. – 11:30 a.m.  
12:30 p.m. – 5:30 p.m.

### Salem

750 Browning S.E.  
P.O. Box 3999  
Salem, OR 97302-3999  
503/371-9721  
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  
541/988-9059  
Monday–Thursday  
9:30 a.m. – 5:00 p.m.  
Friday 9:30 a.m. – 5:30 p.m.  
(lobby only, drive-up not available)

### Hood River Shared Branch

Cascade Central Credit Union  
1206 12th Street  
Hood River, Oregon 97031  
541/387-9297  
Monday–Friday  
9:00 a.m. – 5:00 p.m.  
(lobby only, drive-up not available)

### Ontario Shared Branch

Malheur Federal Credit Union  
1695 SE 5th Avenue  
Ontario, Oregon  
541/889-3149  
Monday–Friday  
9:30 a.m. – 5:30 p.m.  
(lobby only, drive-up not available)

### Central Point

4480 Rogue Valley Hwy.  
Central Point, OR 97502  
541/664-4261  
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 2013

## Banco en la palma de la mano

*¡Nuestros servicios remotos le acercan la cooperativa de crédito!*

¿Por qué dirigirse a una sucursal cuando puede realizar sus operaciones bancarias en cualquier lugar y momento? Con un teléfono inteligente o tableta ahora puede realizar casi todo lo que se hacía antes en una sucursal. ¡Y mucho más!

### Transferir fondos y pagar facturas



Nuestro servicio de banca móvil gratuito para iPhone y Android le permite acceder de manera rápida y segura a sus cuentas de TCU del mismo modo que con nuestro servicio gratuito de banca electrónica para computadoras, pero su tamaño está diseñado para pantallas más pequeñas. Consulte su saldo, transfiera fondos, realice pagos y mucho más. Descárguelo de la banca electrónica en [tcu37.com](http://tcu37.com). Nota: También puede utilizar su teléfono, ya sea teléfono inteligente u otro tipo de teléfono, para realizar sus operaciones bancarias a través de la línea gratuita de banca telefónica TeamLine, ahora disponible en inglés y español, al 855-233-6752. Comuníquese con nosotros para inscribirse.

### Deposite cheques

Cuando necesite depositar un cheque, simplemente active nuestra aplicación web gratuita de depósito remoto. Ésta lo orientará para que tome fotografías del cheque y nos lo envíe de manera segura; de este modo, no tiene que traer el cheque a una oficina de TCU ni depositarlo en un cajero automático. ¡Genial! Descargue la aplicación del enlace que se encuentra en nuestra página de inicio en [tcu37.com](http://tcu37.com). (Todos los depósitos están sujetos a una demora de 5 días, independientemente de la manera en que los realice.)



### Envíe dinero

Utilice el servicio Popmoney® de pago personal para enviar dinero a amigos, familiares o a cualquier persona (se aplican términos y condiciones). Para transferir dinero de su cuenta de TCU al banco **popmoney** o a la cuenta de la cooperativa de crédito del destinatario, todo lo que necesitará es el nombre y dirección de correo electrónico del destinatario o su número de teléfono móvil. Normalmente solo demora uno a tres días hábiles. La comisión es 50¢ por cada pago. Para acceder a Popmoney, inicie sesión en Bill Pay a través de nuestro sistema de banca electrónica en [tcu37.com](http://tcu37.com).

### Obtenga efectivo

De acuerdo, no podemos enviarle dinero en efectivo a su teléfono inteligente, pero con nuestra tarjeta de débito gratuita TeamCash o la tarjeta de cajero automático puede obtenerlo de un cajero automático sin comisión en las sucursales de US Bank y en otras ubicaciones de la red de MoneyPass. Puede encontrar las ubicaciones en [moneypass.com](http://moneypass.com). Y, por supuesto, puede obtener dinero en efectivo además de realizar compras en supermercados y en otras tiendas con las terminales de tarjeta de débito. Solicite este servicio en [tcu37.com](http://tcu37.com), en la opción Free Checking.



Do You Speak English?  
See back cover

¡Convierta su hipoteca de  
**30 años**  
en una de  
**20 años!**

Un miembro  
ahorró  
**\$18,000**  
cuando  
refinanció  
¡a solo 11  
años!

¿Sabía usted que si adeuda menos de \$300,000 en su préstamo hipotecario y tiene como mínimo un capital patriomonial del 20%, podría refinanciarlo en TCU y cancelarlo mucho más rápido? También ahorrará miles de dólares en intereses y el pago puede permanecer prácticamente igual.

Esto es posible debido a que:

- Las tasas son casi las más bajas de la historia.
- Mantenemos las comisiones en un mínimo.
- Puede establecer su propio plazo de hasta 20 años.
- Puede realizar pagos parciales dos veces al mes, una vez cada dos semanas, o lo que le resulte más cómodo.

Llámenos al 503-251-2390 o al 800-547-7657 y revisaremos sus opciones.

¡Obtenga una recompensa de \$100 cuando cancele su préstamo!