



3 maneras sencillas de obtener efectivo para las fiestas!



Reembolso del 1% en transferencias de saldos!

- Transfiera al menos \$500 de su saldo de otra tarjeta de crédito o cuenta de crédito a su tarjeta MasterCard de TCU y obtenga un reembolso del 1%!
- Ejemplo: Transfiera \$10,000 y obtenga un reembolso de \$100!*
- Sólo llame a Kathrine o Christie al 503-251-2390 o al 800-547-7657
- La oferta vence el 29 de enero de 2016

2! Préstamo especial para las fiestas!



Con el préstamo especial para las fiestas, puede obtener el dinero en efectivo que necesita ahora y lo devuelve en solo doce meses. Obtendrá un 3% de descuento de la tasa más baja para la que reúna las condiciones, hasta un 9.49% de APR,* por ende, paga muchos menos intereses que con las tarjetas de crédito de tasa alta. Llámennos para ver cuánto puede tomar en préstamo y cuáles serían los pagos. No se cobra comisión por el préstamo, ¿por qué no tomar uno? Solicite por teléfono al 503-251-2390 o al 800-547-7657; o bien, pase por cualquier oficina de TCU. El préstamo especial para las fiestas está disponible solo hasta el 31 de diciembre de 2015.

3! Saltese un pago del préstamo!



¡Guarde dinero en efectivo en la billetera justo a tiempo para las fiestas! Puede diferir el pago del préstamo que elija (se excluyen los pagos de bienes inmuebles y de la tarjeta MasterCard) siempre que el préstamo esté al día, que no se extienda más allá del plazo máximo y que el saldo resultante no exceda el valor de la garantía que asegura. Use el formulario de solicitud adjunto o el formulario de solicitud en línea.

Do You Speak English?
See back cover

!Nuevo!
!Hipoteca a 30 años por solo un 10% de pago inicial!

Un préstamo hipotecario a 30 años le ofrece el pago mensual más bajo posible y ahora puede obtenerlo de TCU con solo el 10% de pago inicial por adquirir o refinar su hogar.* Debe tener un crédito excelente y cumplir con otros criterios para préstamos; además, el hogar debe estar ocupado por el dueño. Con los préstamos a 30 años no podemos ofrecer pagos semanales o fraccionados. (Lo hacemos con los préstamos hipotecarios de hasta 20 años). Si reúne las condiciones, obtendrá una de las mejores tasas del mercado, pagará cargos mínimos y recibirá \$100 de recompensa al cerrar el préstamo. Llámennos al 503-251-2390 o al 800-547-7657 para analizar sus opciones en cuanto al monto del pago, el plazo del préstamo y otras opciones. Siempre recibirá una respuesta franca en su cooperativa de crédito!

Recomienda \$100
Pense de \$100

*Transferencia de saldo de \$500 como mínimo para obtener un reembolso del 1%. Los saldos de TCU no califican. Debe llamar a Kathrine o a Christie al 503-251-2390 o al 800-547-7657 para programar la transferencia y obtener el reembolso. La oferta vence el 29 de enero de 2016. **No cobramos ningún interés sobre la porción del saldo de compras que usted pague antes de la fecha de vencimiento de cada mes. No hay período de gracia para los adelantos en efectivo.

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Fall 2015



3 Ways to Get Some Holiday Cash!

¿Habla Español?
Ver la contratapa

New! 30 Year Mortgage for Just 10% Down!

A 30 year home loan gives you the smallest possible monthly payment, and now you can get it from TCU with just a 10% down payment for buying or refinancing your home.*

You must have excellent credit and meet other lending criteria, and the home must be owner occupied. We cannot offer weekly or other fractional payments with 30 year loans. (We do that with home loans up to 20 years.)

If you qualify, you'll get one of the best rates around, pay a minimum of fees, and receive a \$100 reward when your loan closes!

Contact us at 503-251-2390 or 800-547-7657 to explore your options for payment size, length of loan, and other considerations. You'll always get a straight answer at your credit union!

*85% loan-to-value for cash out.

1



1% Rebate on Balance Transfers!*

- Transfer at least \$500 of your balance on another credit card or charge account to your TCU MasterCard and get a 1% rebate!
- Example: Transfer \$10,000 and get a \$100 rebate!*
- Just call Kathrine or Christie at 503-251-2390 or toll free 800-547-7657.
- Offer expires January 29, 2016.

The TCU MasterCard is the credit card of choice for Teamsters! It has no annual fee, a 25-day grace period,** and the same low rate for both purchases and cash advances. There's no liability if your card is lost or stolen, and we don't pile on fees the way most "big bank" cards do.

In short, a TCU MasterCard costs nothing to carry, and it costs nothing to use if you regularly pay it off on time. If you do carry a balance, our low, non-variable rate means you will pay less.

Learn more about the TCU MasterCard and its other features at our website at tcu37.com (under Loans). You can apply online, too. Do it now, then call Kathrine or Christie and nab some holiday cash!

*\$500 minimum balance transfer to get 1% rebate. TCU balances not eligible. Must call Kathrine or Christie at 503-251-2390 or 800-547-7657 to arrange transfer and obtain rebate. Offer expires 1-29-16.

**We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. There is no grace period for cash advances.

2 Special Holiday Loan!



Our special Holiday Loan provides cash you need now, and you pay it back in just twelve months! You'll get 3% off the lowest rate you qualify for, down to 9.49% APR,* so you'll pay much less interest than with high rate credit cards.

Call us to see how much you can borrow and what the payments would be. There's no loan fee, so why not go for it? Apply by phone at 503-251-2390 or 800-547-7657, or drop by any TCU office. Our special Holiday Loan is available only through December 31, 2015.

*Annual Percentage Rate available to 12-31-15 and subject to credit qualification.

3 Skip a Loan Payment!



Keep some green in your wallet just in time for the holidays! You can defer the loan payment of your choice—excluding real estate and MasterCard payments—as long as your loan is in good standing, would not be extended beyond its maximum term, and its

resulting balance would not exceed the value of the collateral that secures it. Use the attached request form or our online request form at tcu37.com.

\$100
Reward

TEAMWORKS

Fall 2015



**Teamsters Council #37
Federal Credit Union**

Board of Directors

Darel Aker
President

Penny Sittner
Vice President

Steve Pickle
Treasurer

Chris Campell
Secretary

Diana Franken

Rob Burke

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

Mark MacPherson
Quinn Webb

Credit Review Committee

Chris Campbell
Jackie Davais

We Will Be Closed

Veterans Day

Wednesday, November 11

Thanksgiving

Thurs & Fri, Nov. 26 & 27

Christmas

Thurs & Fri, Dec 24 & 25

New Year's Eve

Closed noon Thurs, Dec 31

New Year's Day

Friday, January 1

Martin Luther King Jr Day

Monday, January 18

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



CU Insurance and TCU staff put on the pink for our annual "Pink Week" October 19-25. Raffle tickets are on sale all month, with proceeds helping pay for mammograms for low income women.

October is Breast Cancer Awareness Month

CU Insurance and Teamsters Credit Union are once again reminding everyone of the importance of mammograms and early detection. Early detection makes a big difference in the survival rate of breast cancer patients. We are also raising funds for this worthwhile cause. Please stop by anytime during the month to purchase a raffle ticket or simply make a donation. The money raised will be donated to a special fund that helps pay for mammograms for women unable to afford them.



Save on Your Next Car!

- Rates start at just **1.99% APR for 48 months and 2.99% for 60 and 72 months.*** (84 months available at higher rates.)
- **Ask the auto dealer for low cost TCU financing. Or get it here. Just don't settle for anything else!**
- **Get the same low rates for private sales and with Auto Solution (they shop for you).**

*Annual Percentage Rate as of 10/15/15 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.

Go Green for a \$5 Reward!

You can nab a quick \$5 reward just by opting for eStatements!* 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 at tcu37.com.

*If you have a TCU credit card, you also need to sign up for MasterCard eStatements through Credit Card Accesspoint 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.



CU Insurance Agency

**Independent Agents
Patty (left) and Paula
503-251-2398**

**Toll Free 866-312-2399
www.cuinsuranceagency.com**

Why Insure Through Anyone Else?

If you like the personalized service you get from Teamsters Credit Union, you'll love doing business with CU Insurance Agency! And you'll love how we save money for you! Here's why:

1. You can turn to us for all your insurance needs, including auto, home, boat, motorcycle, and RV policies. (Oregon & Washington residents only.)
2. We're an independent agency, so instead of working with one company, we have several insurers and coverage options to choose from.
3. We can also help you evaluate your insurance needs, then simplify the process by recommending the combinations of coverage and costs that best fit those needs.
4. If you have a policy renewing, we can comparison shop for you. You might be surprised by how much you can save!
5. 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.

Before you renew any insurance policy, be sure to contact Patty or Paula!

Tidbits

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!

Kindle Fire HD Winners



TCU staff member Kim congratulates Richard Landry on winning one of two Kindle Fire HD tablets in our drawings at the Oaks Park Labor Day picnic. Richard belongs to Local 223 and is a medical assistant with the American Red Cross. Our other winner (not pictured) was Debbie Robblee, Office Manager of Local 324.

Avoid Late Fees with BluePay!

New! Make a TCU loan payment over the phone with almost any debit or credit card (excluding American Express)! Call the credit union 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.

No Surcharge 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.

TCU Web Site Down?

Every web site goes down once in awhile. If ours is down, you can get to Online Banking at: www.netit.financial-net.com/tcu37/cgi-bin/ebs



We Finance Commercial Property!

Commercial real estate loans are available at TCU! We finance rental property, office space, and light industrial properties. Very competitive rates are offered through our processing partner for purchasing or refinancing properties, and your loan is approved locally with fast and friendly credit union service.

For more information about financing investment rentals, contact Brenda or Kathrine, our mortgage specialists, at 503-251-2390 or 800-547-7657.

For more information about all other commercial real estate loans, contact Brandon, our commercial specialist, at 503-872-9447.

Get Your Best Rate Here!

If you think you can get a better rate or better deal from another lender, think again. In nearly every case, you will save money at TCU. *All you have to do is ask!* We're your credit union, so we'll tell it to you straight. If you really do find a better deal somewhere else, we'll tell you to take it!

TCU Loan Rates

Autos	as low as 1.99% APR*	
Boats/RVs/Other Secured Loans <small>Maximum loan \$200,000</small>	as low as 3.99% APR*	
Signature Loan	as low as 12.49% APR*	
Personal Line of Credit	as low as 10.49% APR*	
MasterCard	as low as 9.99% APR*	
Share Secured/Certificate/Severance Loans	3% above APY	
First Mortgage (Owner Occupied)	80% RMV	3.00%–6.375**
<small>Cash out adds 0.125% to rate and 0.5% to loan fee.</small>		
Home Equity Loan (Owner Occupied)	80% RMV	4.00%–7.625%**
Home Equity Line of Credit	80% RMV	5.00% APR***
<small>No fees, no points, no closing costs! Rate is fixed for five years. New fixed rate applies to each five year draw period.</small>		
Unimproved Property	50% of Appraisal	9.625%–14.625%**

*APR is Annual Percentage Rate. Rates current as of 10-15-15 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 minimum 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 \$17.98 per \$1,000 borrowed. Please contact the loan department for details. 90% 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.

TEAMWORKS

Fall 2015

Teamsters Council #37 Federal Credit Union

www.tcu37.com

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.
P.O. Box 3999
Salem, OR 97302-3999
Phone 503-371-9721
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.