

TEAMWORKS

News for members of Teamsters Council #37 Federal Credit Union

Spring 2016



We'll Buy Your Boat or RV Loan!

Get 1% off your rate AND a 1% cash rebate when you refinance from another lender!

If you have an RV or boat loan from another lender, our special refinancing offer can line your pocket and help pay for some summer fun. Other toys of summer are also eligible: travel trailers, ATVs, motorcycles, jet skis, and so on.

Get 1% Off Your Rate

Call us with your current loan information and we'll cut 1% off the rate you're paying now, or give you the lowest rate you qualify for, whichever is lower.* That could easily save you hundreds of dollars per year in

interest! When you call, we'll figure just how much you can save by refinancing at TCU.

Get a 1% Cash Rebate

When you bring us your loan from another lender, you'll also get a 1% cash rebate on the loan amount. For example, borrow \$20,000 and get a \$200 rebate! Talk about easy money! (And there's no loan fee.)

Summer fun is just around the corner, so now is the time to jump on this special refinancing offer. Just call 503-251-2390 or toll free 800-547-7657.

**¿Habla español?
Ver la contratapa**

We Finance Rental Property & Vacation Homes!

Whether you're getting into owning apartments or simply want to rent out a vacation home, be sure to check with TCU for fast and affordable financing or refinancing.*

We also finance office space and light industrial properties. Very competitive rates are provided through our processing partner for either purchases or refinancing, and your loan is approved locally with fast and friendly credit union service.

For more information about financing investment rentals or any other commercial real estate loans, contact Brandon, our commercial specialist, at 503-872-9447.

*You cannot depend on the rental property for your income unless you have an established history of doing so.



**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

- Memorial Day**
Monday, May 30
- Independence Day**
Monday, July 4

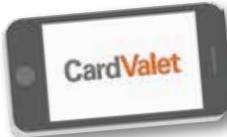
TeamWorks is a publication of Teamsters Council #37 Federal Credit Union and is prepared for the purpose of general information about financial news and related subjects. It is not intended, nor should it be used, as legal and/or tax advice. Before any action is taken based upon this information, it is essential that competent, individual, professional advice be obtained.



Coming Soon!

CardValet for TCU Debit Cards

CardValet is an app for your Apple or Android smartphone that lets you turn your TCU debit card on and off, set spending limits, and monitor and receive alerts on transactions by category. (Parents of kids with a TCU debit card will love *CardValet* for the same reasons!)



- You can turn your debit card “off” immediately if you suspect fraudulent activity or simply want to deactivate it. When your card is “off,” no withdrawals or purchases will be approved.
- Establish transaction controls for dollar amount limits, geographic location, and merchant categories (gas, groceries, retail stores, travel, etc.).
- Receive alerts when your card is used, when a transaction is approved and exceeds any restrictions that you set, or when a card transaction has been attempted but is declined.
- Check your account balance, review recent card transactions, and locate ATMs.

You will soon be able to download *CardValet* from the Apple App Store and Google Play Store. Watch for the announcement on our website and in the mail.

You Now Need a PIN for Your TCU MasterCard

As they expire, we’re replacing TCU debit cards and credit cards with new “chipped” cards that support EMV transactions at payment terminals in stores.



The terminal reads the security chip on the new cards, which does a much better job of protecting against fraud than the old magnetic stripe. As before, you are not liable for any fraudulent charges, should they ever occur.

However, you do need to know your PIN for both debit and credit cards for EMV transactions. (It verifies you as a TCU cardholder.) If you have a TCU MasterCard credit card, but don’t know your PIN, it’s free and easy to obtain. Just call 888-886-0083 to have it reset to a PIN of your choice.

Important note: You must know the phone number on file to activate a card or change your PIN.



Go for a Ride?!

Got cabin fever? You and your best friend can hit the road in style in a new or used car at our low rates:

- 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 4/1/16 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.

Insure a Solid Future!



Independent Agent Paula

Providing adequate insurance to protect your family and your personal property can be a difficult task without the expert assistance of an insurance professional, and that’s just what CU Insurance Agency provides for you, your family, and your friends.

We offer all kinds of insurance, including auto, life, homeowners, renter, mobile homes, RV, boat, and commercial insurance. In addition, we can provide SR22 filings and high-risk policies. We are an independent agency licensed with several companies in Oregon and Washington, so we can find the right coverage at the right price to fit your needs.

You may think that all insurance companies charge the same rate for similar policies, but that simply isn’t the case! We urge you contact Paula, your independent agent, to shop and price your alternatives before renewing any policy. Call her at 503-251-2390 or toll free 866-312-2399.



Help Patty Celebrate Retirement!

After 20 years of providing great service to members, **Patty is retiring from CU Insurance Agency. Please join us in wishing her the best on Wednesday, April 27. We will be serving cake and coffee in the agency office.**

News Bites

TCU Annual Meeting Wednesday, April 20

TCU members are invited to our 55th Annual Meeting on Wednesday, April 20, 2016 at 5:30 p.m. in Joe Edgar Auditorium (Union Plaza, 1850 N.E. 162nd in Portland). Enjoy refreshments before the meeting, then hear about your credit union's financial performance, and possibly win a door prize following the meeting.

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

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.

Avoid ATM Surcharges

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

Deposit checks simply by submitting photos of them with your iPhone or Android phone! 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 Just Cut Saving for a Home in Half!

Now you only need 10% down for a 30 year mortgage!



A 30 year home loan gives you the smallest possible monthly payment, and now TCU has cut the minimum down payment for buying or refinancing a home in half—from 20% to just 10%!*
 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, which lets you pay off the loan much faster and save thousands in interest.)

If you qualify for a 30 year home loan, 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.

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%–6.25**
<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 4-1-16 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 \$500,000. 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 \$500,000. 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 \$500,000. 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.

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Spring 2016

Teamsters Council #37 Federal Credit Union

www.tcu37.com

Online Banking (if site down):
www.netit.financial-net.com/tcu37/cgi-bin/ebs

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.

TEAMWORKS

Noticias para los miembros del Consejo de Teamsters #37 de la Unión Federal de Crédito Primavera 2016



Do You Speak English?
See back cover

¡Financiamos propiedades alquiladas y casas para vacaciones!

Si usted quiere ser dueño de un apartamento o simplemente quiere alquilar una casa para vacaciones, asegúrese de consultar con TCU acerca de financiamiento o refinanciamiento rápido y asequible*.

También financiamos espacio de oficina y propiedades de industria ligera. Se ofrecen tasas muy competitivas a través de nuestro socio de procesamiento bien sea para compras o refinanciamiento, y su préstamo se aprueba de manera local con un servicio de cooperativa de crédito rápido y amigable.

Para más información sobre financiamiento de inversión en alquileres o cualquier otro préstamo comercial para bienes raíces, contacte a Brandon, nuestro especialista comercial, al 503-872-9447.

*Sus ingresos no pueden depender de la propiedad alquilada, a menos que usted haya establecido un historial al hacerlo.



¡Nosotros le compraremos su préstamo de embarcación o vehículo recreativo!

¡Obtenga 1% de descuento en su tasa Y un reembolso de 1% en efectivo al refinanciar su saldo de otro prestamista!

Si tiene un préstamo para vehículo recreativo o embarcación de otro prestamista, nuestra oferta especial de refinanciación puede ahorrarle dinero y ayudarlo a pagar la diversión del verano. También se pueden incluir otros juguetes de verano: tráilers de viaje, ATV, motocicletas, motos de agua y más.

Obtenga 1% de descuento en su tasa
Llámenos con la información de su préstamo actual y nosotros reduciremos el 1% de la tasa que paga actualmente, o le daremos la tasa más baja

para la que califique, lo que sea menor.* ¡Eso puede ahorrarle fácilmente cientos de dólares al año en intereses! Cuando llame, calcularemos cuánto puede ahorrar por refinanciar con TCU.

Obtenga un reembolso de 1% en efectivo
Cuando traiga su préstamos de otro prestamista, también obtendrá un reembolso de 1% en efectivo sobre el monto del préstamo. Por ejemplo: ¡tome prestado \$20,000 y obtenga un reembolso de \$200! ¡Hablando de obtener dinero fácil! (Y no se cobra comisión por el préstamo.)

La diversión del verano está a la vuelta de la esquina, por lo tanto, este es el momento de tomar esta oferta especial de refinanciación. Simplemente llame al 503-251-2390 o a la línea gratuita 800-547-7657.

*No puede ser menor que el 1% de la tasa más baja que ofrecemos para ese tipo de préstamo. Tasa Porcentual Anual sujeta a calificación de crédito. Al 1 de abril de 2016, la tasa mínima para vehículos recreativos y embarcaciones era de un APR de 3.99%. Oferta de refinanciación no disponible para préstamos existentes de TCU. La oferta vence el 15 de julio de 2016.