

SUMMER FUN STARTS AT YOUR CREDIT UNION!

OUR MISSION STATEMENT

The Toledo Teamsters Federal Credit Union exists to provide loans, deposits, and other needed services to its membership with the highest level of quality service. Our directors, officers and employees are dedicated to providing innovative and cost-effective service while striving to maintain long-term financial stability. Each service will be provided at a price that will continue the development of adequate reserves and undivided earnings that will be passed onto its members in the form of lower rates on loans, higher return on savings and friendly personalized service.

Whatever the financial need, the Toledo Teamsters Federal Credit Union will be there to serve its members with the philosophy of "Members helping Members."

CEDAR POINT TICKETS -



2011 CEDAR POINT
IN FULL SWING

2011 SOAK CITY
MAKING A SPLASH THIS
SUMMER!

SAVE **BIG** MONEY AT YOUR CREDIT UNION
Check our prices verses Cedar Point gate prices on
line at: <http://toledoteamstersfedercu.org>
Or call for ticket prices - 419-243-7373

Ready to Spruce up for Summer?

Don't move - improve

Equity in your HOME?

Second Mortgages are

Available at your Credit Union

Low rate of 5.5%



Your Auto Loan is waiting for your Signature at your credit union.....

**Our rates are low, terms are great, and payments are
easy.....especially with Payroll Deduction**



Get Ready to Take a Ride!



**Graduation Parties, Weddings,
Vacations... We have Pre-Paid VISA
Gift Cards! Our cards can be used for
Domestic and International use. Minimum
balance starts at \$10 up to \$500**

***Auto Loans...100%
Financing....**

ART and Home Banking....



What is my balance? What was
my deposit? What checks have
cleared my account? What ATM/Debit transactions
have come through on my account? These are the
most asked questions and can be found by calling
ART or using **Home Banking**.

We are only a click, click, click away!

<http://toledoteamstersfederalcu.org>

ART - Audio Response Teller
419-244-6175 419-244-6436

*ART is available for all your "money" questions. We apologize
to our members who use ART and were unable to access this
service in the past month.

Financial Thoughts - Americans are saving less
money now than at any time since the Great Depression.
Where do you begin?

1. Start a payroll deduction or set-up a transfer to savings today. Start small
2. Create an "emergency fund" - prevents "pay-day loan" borrowing for small emergencies.
3. Develop a spending plan. Okay, it's a budget, but sometimes it's easier to think about how you're going to spend your money than how to save some funds.

**TAKE CONTROL OF YOUR FINANCES OR
YOUR FINANCES WILL CONTROL YOU!**

Facts about July..

July is usually the hottest month of the year
Ruby is the gem, Water lily is the flower
1776 the Declaration of Independence was
signed
1848 - first woman's rights convention in US
1909 - first flight across the English Channel
1953 - Truce signed ending the Korean War
1969 - Neil Armstrong was first to walk on moon
1971 - you can now vote at the age of 18
There are 26,232 places with "liberty" in it's
name
Over 66 million will barbecue this year
72 million visit national historical sites

GET OUT THERE AND ENJOY JULY.....

**When entering Toledo Teamsters Federal Credit
Union, please remove hats, hoods, or sunglasses,
and refrain from using cell phones.
This is one more step in security measures to
keep our members and employees safe.**

Toledo Teamsters Federal Credit Union and your VISA Check Card. It replaces your old Jeanie ATM / Debit Card that you were carrying.

1. Serves as your ATM card for easy access to your checking and savings accounts at automated teller machines.
2. Looks like a credit card, but works like a check for making purchases at any store, restaurant, or merchant displaying the VISA logo. Present your VISA check card at any time of purchase and the amount will be deducted from your checking account. No check to write, no checkbook to carry, and no waiting for check approval. (Don't have a checking account?..stop by and let us open one for you)
3. It is NOT a credit card. Do not worry about interest rates and finance charges. Purchases made using this card are deducted directly from your checking account and detailed on your monthly statement.



Places to use your new VISA Check Card to withdrawal funds at NO cost to you.....



- Toledo Metro Federal Credit Union
- Sun Federal Credit Union - all offices
- GenFed Federal Credit Union
- University of Toledo Federal Credit Unions - (old UTMCO)
- AP Federal Credit Union
- First Ohio Credit Union
- Mercy Health Partners Federal Credit Union
- Directions Credit Union - all branches

Watch for these in the near future:

- TPS Credit Union
- Promedica Federal Credit Union
- Bay Area Credit Union
- Focus Federal Credit Union

Need to find a NO Cost machine near you?

Go to www.allianceone.coop



Take control of your VISA Card. Access your VISA information at any time at: www.eZCardInfo.com

Review your balance, transaction history, and even pay your bill on line.

Planning to Move?

We are receiving many statements back from members who have moved and did not notify us of their move. If you are moving, please contact the credit union in writing of your old address and your new address. This helps us to keep our records current and helps you receive your mail in a timely manner.

Summer can be a dangerous season due to the weather. Be PREPARED!

When disaster strikes and the grid crashes, candles will get you only so far.

- Four lamps in one - the quad lantern features four detachable light panels, each with six bright LEDs, uses eight D-cell batteries.
- Battery-operated TV- handy for checking the latest news.
- Portable power pack - helps you run the gadgets you need most.
- A radio that won't die - American Red Cross has some rugged, water-resistant units.
- Mega generator - keeps your food frozen, and other major appliances running.
- Portable water - water may not be safe to drink, a portable water-purification system filters out bacteria and lets you have drinkable water.
- Grandma's phone - cordless, cellular and internet phones may not work in the blackout. The old land-line phone service keeps working during a blackout.

On **July of 2004**, we began to charge a monthly administrative fee of \$5.00 per month on savings accounts with an average daily balance below \$250.00. This administrative fee **will not** affect members who have **3 services*** or who keep a minimum of \$250.00 in their base savings account. Call - find out how you can save \$5.00 per month with our **3 Service** policy.

How to make your good Summer better:

1. Focus on the positive:

Do something special that triggers positive emotions. Take a hike or go swimming, watch a movie that makes you laugh.

2. "Elevate" yourself:

Get around inspiring people that uplift you. Being kind yourself has it own benefits. Doing good deeds is often surprisingly enjoyable. Volunteer - plant a community garden, volunteer at a summer camp for inner-city children, doing good is very powerful.

3. Lose track of time:

By doing an enjoyable activity - you lose track of time and experience "flow". Playing tennis, rock climbing, or reading a book, flow can happen.

This summer sail on a lake, act in summer-stock theater, bird watch or read a novel while lying in a hammock. Think back on the things that gave you joy as a child or teenager. Make this summer a summer to remember.

