



TOLEDO TEAMSTERS FEDERAL CREDIT UNION -

Chartered in 1946 Celebrating 64 Years of Service - May 2010

MEMBERS HELPING MEMBERS

2010 Membership Drive

Toledo Teamsters Federal Credit Union's new member drive is underway. Tell your family, refer your co-workers, or open a new service for yourself. It's that simple and you'll be helping your credit union remain strong and growing!

100% Sticker Price Financing

Toledo Teamsters Federal Credit Union is also offering 100% auto loan financing at reduced loan rates during the summer months. New vehicle rates begin at 6% APR with qualifying discount, and pre-owned vehicles also begin at 6% with qualifying discount. 100% financing allows you to borrow 100% of the sticker price or the full retain N.A.D.A. book value on pre-owned vehicles. Stop in or call the Credit Union for complete details.

Guaranteed Asset Protection

Toledo Teamsters Federal Credit Union offers GAP, Guaranteed Asset Protection. GAP will cover any deficiency between your insurance settlement and your Credit Union loan balance if your car were to be totaled in an accident or stolen. Many insurances claim to cover you with this protection...but check. It is usually for the first year of the auto. Our GAP last the entire loan. Ask for details.

72 to 84 Month Auto Loans

Financing your new vehicle for the maximum months allows you to spread your payments out over the longer term and reduce the size of your monthly payment. Again, we are offering 100% auto financing. See us for details or visit our web site: <http://toledoteamstersfederalcu.org> and see how the Credit Union is making your new auto loan more affordable.

ReCapture Auto Loans

Financing your present auto with the Credit Union could save you money each month. We offer 100% financing on your auto loan that you bring to us from another financial institution. We use the guidelines of the N.A.D.A. book value to determine the value of your existing auto. Stop in or call the Credit Union to see if you could keep more of your money.

Second Mortgages

Toledo Teamsters Federal Credit Union is offering 6.50% APR on second mortgages. Consolidate debt, plan your summer vacation, fix up that kitchen or bathroom you have been wanting to do, whatever! There are no closing fees and the interest may be tax deductible. Consult your income tax advisor on the deductibility of finance charges.

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 -



2010 CEDAR POINT
OPENS MAY 15, 2010

2009 SOAK CITY
OPENS MAY 29, 2010

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



LOOK FOR THE ALLIANCE
ONE ATM - NO SURCHARGE

Movie Passes available: \$8.75
Good thru 12/31/2010

Planning a Trip this Spring or Summer? We now
have Pre-Paid VISA Travel Money! Our card can be
used for Domestic and International traveling...and
you can RELOAD new money up to 3 times from the
convenience of your home! Minimum balance starts
at \$100 up to \$5,000
SAFE, EASY, CONVENIENT
VISA TRAVEL MONEY...



And ...



GIFT CARDS!

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

**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.**

Have you built equity in your
HOME?
Second Mortgages are
Available at your Credit Union



Dates to Remember:
May 9th - Mother's Day
May 31st - Memorial Day - Closed

**MOVE
YOUR
MONEY**



People all over
the country are choosing to move their
money out of "too big to fail" banks and
into smaller, community - member owned
financial institutions. Toledo Teamsters
Federal Credit Union is owned by ---YOU,
the members. Now, where do you want
your money?
<http://moveyourmoney.info>

**Members Helping Members...not
just a slogan, but every day life at
your credit union!
Remember, Together We're Better.**

How strong is your credit union...Only as
strong as you make it. This credit union
is for Teamsters and family members. Do
you know co-workers that do not belong?
By joining together, we stay strong
against other financial institutions.