

TOLEDO TEAMSTERS FEDERAL CREDIT UNION
Celebrating 63Years of Service - February 2010

ANNUAL MEETING TIME! FEBRUARY 24, 2010



Meeting time around 7:45 p.m

After meeting, there will be food, fun and prizes!

Join us; get involved in your credit union!



VISA - Just say NO! That is what we say to all those FEES and especially to changing your rate or credit limit! Toledo Teamsters Federal Credit Union says - **NO!**

- No yearly fee
- No minimum finance charge
- No transaction fees for purchases
- No balance transfer fee
- No transaction fee for cash advances!
- No surprises of changing your credit limit or rate!



Apply for your VISA Credit Card today.

* When entering Toledo Teamsters Federal Credit Union, please remove any 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.

High Interest Rates STOPPING You from Enjoying Your Car? Ask how you can get The GREEN LIGHT! Did you jump the Gun? If you jumped the gun and got a New or Used Vehicle Loan at another financial institution, consider refinancing it with us to get a more affordable monthly payment. With today's lower rates and our flexible terms, we may be able to help you start saving money immediately!



Second Mortgages are available at Toledo Teamsters Federal Credit Union...don't move, **IMPROVE!** We have good terms and a low rate. Call for an appointment, now is the time to do all those things you have put off for so long. Up to 120 months and **low as 6.5%** **some restrictions apply

Movie Passes available- \$8.25



Look for the Alliance One ATMs - Surcharge Free



Dreaming of a get-a-way vacation during these frigid months? Stop by your credit union before booking that cruise or heading south. If you have not planned with a VACATION CLUB ACCOUNT, maybe we can help with a small get-a-way loan. **Always check your credit union first, and then book that get- a-way!**

Everything we do.....We do for YOU!

The Blade ...weekly Certificate rates posted... Always, check your credit union first!



How wonderful it is that nobody need wait a single moment before starting to improve the world.

Anne Frank

GET OUT OF LINE...SO YOU HAVE MORE TIME!



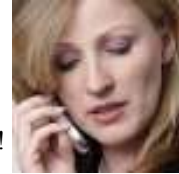
Using ART and / or Home Banking helps our members balance their accounts faster! Are you still waiting for your statement to arrive each month or quarter? Call ART or sign up for Home Banking. Fast, Easy, Convenient!! Most common questions:

- What is my balance?
- What was my deposit?
- What checks have cleared my account?
- What ATM/Debit transactions have come through on my account?

By calling ART or using Home Banking - the credit union hours become 24/7!

<http://toledoteamstersfederalcu.org>

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



Bye, Bye, Banks: Time to join a Credit Union

CBS - Money Watch. Com

Credit unions, which now have 92 million members, are seeing their fastest growth since 2003. In general, credit unions charge lower fees and loan rates than banks and pay higher savings yields,” says Stephen Brobeck, executive director of the [Consumer Federation of America](#). What’s more, credit unions are healthier: Banks were five times more likely to have failed during the economic downturn than credit unions. Just 25 credit unions went under (0.32 percent of the total) compared to 130 banks (1.56 percent).

Did you know a credit union is a nonprofit owned by its members? The financial structure helps explain why credit unions can pay more on savings and charge less on loans. “The credit union channels any excess funds back to its members,” says Mark Wolff of the [Credit Union National Association](#) (CUNA). That trade group estimates that its members saved an average of \$104 per person through lower loan rates and fees than by using banks. At all federally chartered credit unions and most state-chartered credit unions, the National Credit Union Administration insures deposits of up to \$250,000 — the same limit as at federally chartered banks.

It’s become much easier to become a member because about 10 years ago credit unions began loosening their requirements. You still need some sort of affiliation, though. Most credit unions are affiliated with places of employment; others are open to people who live in a specific community, county or states. A few are comprised of groups such as houses of worship and trade associations.

Here’s how credit unions stack up in the big categories.

- **Mortgages:** You won’t necessarily find a bargain mortgage rate at a credit union, but you’ll probably have an easier time getting a loan than at a bank and pay lower closing costs. Credit unions charged an average \$2,280 in closing costs, versus \$2,309 for banks, according to the latest CUNA survey.
- **Credit cards:** As Money Watch has reported, credit unions have some of the [best deals on credit cards](#). We recently found 10 with variable-rate cards below 10 percent. You can search for low-rate credit union credit cards at [Bankrate.com](#).
- **Savings:** Although credit unions typically pay savers more than banks, even their [rates are pretty measly these days](#). The average money-market account yields .75 percent at credit unions and .47 percent at banks, for instance. To determine if you qualify to join a credit union, look up the particular credit unions online or call and ask.

Watch for Special Days

February 15, 2010 - President's Day - closed
March 13, 2010 - Spring Forward!



AMERICA'S CREDIT UNIONS

