Merry Christmas to all in our Team One Family!

Team One Operations during COVID-19

At Team One Credit Union, our top priority is the health and well-being of our Members and Team One Staff. As we all face the challenges presented by the Coronavirus (COVID-19), with an increase in the number of positive cases in our state, we remain committed to providing you with safe and secure access to your accounts and financial services that fit your needs during this time.

Please visit teamonecu.org for the most up to date information regarding your branch.

Member Services will continue to be available by appointment only. To schedule an appointment, please call 888-288-3261. When you arrive for your appointment, please remain in your vehicle until your scheduled appointment time.

When visiting our branch locations you will notice that we have installed additional personal protection equipment and designated physical distancing signs on the lobby floor for your safety. Also, we will continue to clean and sanitize our facilities routinely throughout the day and prior to opening.

Please also be aware of our mandatory “Stay Safe” guidelines:

- Masks and Protective Mouth Coverings are required to enter.
- Team One Staff will wear masks when interacting with Members face-to-face.
- We require that all Members visiting our lobbies wear masks that safely cover their mouth and nose. If for some reason you are unable to wear a mask, please feel free to utilize our exterior drive thru or ATM. Also please be aware that our Staff may ask you to briefly remove your mask, sunglasses and hat to verify your identity and safeguard your account.

We are eager to continue providing the exceptional financial service and assistance that you have come to expect from your credit union with your safety in mind.

If you would like to take additional precautions by limiting your exposure to public crowds, we encourage you to take advantage of our free remote service options including:

- Online, Mobile and Text Banking
- Mobile Deposit
- Audio Telephone Teller
- ATMs and ITMs
- Call Center

Visit teamonecu.org for a skip-a-payment form, electronic deposit or to make an appointment to visit your nearest Team One location.

Get 3% Cash Back with your Team One Cash Back Visa

Now for a limited time, we have 3 great categories that reward you 3% CASH BACK on purchases. That’s right, get 3% CASH BACK on retail, travel and restaurant purchases made on your Team One Cash Back Visa until January 31, 2021! And of course, you’ll still earn 1% CASH BACK on all other purchases! In addition to 1% CASH BACK, you’ll enjoy No Annual Fee, Free Card Personalization & Online Account Access.

Hurry this special offer is only for a limited time! If you have any questions about the benefits of your Team One Cash Back Visa, please call us 888-288-3261 or make an appointment to visit your nearest Team One Branch office.

To learn more visit teamonecu.org and select #TOCUCares.

Loan Options for the Holidays

The holidays are fast approaching and we have several options to get the cash you need. Our Signature Loan, Grand Whatever Loan* and our Team One Visa Credit Cards are all affordable and convenient options to get extra cash to finish your shopping list, plan a vacation or use it for whatever you need extra funds for. Choose the option that works best for you!

Apply today at teamonecu.org, 989.754.6575 or call to make an appointment to visit your nearest Team One location.

*Finance charges continue to accrue during the skipped payment period. Qualifying loans to be skipped must be current. Please note that First Mortgages, Second Mortgages, Home Equity Loans, Credit Cards, Line of Credit, Commercial or Business Loans and any loans disbursed within the last 90 days are not eligible for this offer. Membership account must be open for at least one year to be eligible for skip-a-payment. A .25% processing fee will be assessed for each skipped payment. Each loan that is skipped will result in one less payment. Membership account must be open for at least two in any six month period. See Team One for additional information and disclosures.

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Wrap Up A Low Rate Auto Loan

If you are in the market for a new set of wheels, we’ve got a great Auto Loan for you! With rates as low as 2.49% APR* on NEW and USED auto loans up to 60 months and fast approvals, you can get the car you’ve been wishing for this Christmas! Plus with Relationship Rewards you can get up to a 1% rate reduction on a new loan!

Your discount is based on the number of products you have with us. For each qualifying product you have with us, you get a 25% rate reduction.

- 1 Product** = .25% Rate Reduction
- 2 Products** = .50% Rate Reduction
- 3 Products** = .75% Rate Reduction
- 4 Products** = 1.00% Rate Reduction

Use our convenient e-sign option, and you can electronically sign account and loan documents right from your computer or mobile device saving you a trip to the credit union! To apply, call 989-754-6575, visit us at teamonecu.org or make an appointment to visit your branch today!

Visit teamonecu.org and select #TOCUCares.
Locations
Saginaw – Main Office
520 Hayden Street, PO Box 1260
Saginaw, MI 48606
989.754.0575
Bad Axe
499 Brink Street, PO Box 146
Bad Axe, MI 48413
989.759.9557
Bay City
401 E. Midland Street
Bay City, MI 48706
989.671.0077
Bloomfield Twp.
3120 S. Boulevard
Bloomfield Township, MI 48304
842.829.3956
Caro
1130 Cleaver Road, PO Box 64
Caro, MI 48723
989.673.2042
Flint
606 Stevens Street
Flint, MI 48502
810.239.7655
Grandville Commercial Services
and Mortgage Center
3819 Rivertown Parkway SW, Suite 200
Grandville, MI 49418
616.228.6396
Owosso
1243 East Main Street
Owosso, MI 48867
989.723.2243
Saginaw Township
407 S. McClary Road
Saginaw, MI 48603
989.799.9326
Saginaw VA Medical Center Branch
1500 Weiss Street
Saginaw, MI 48602
989.754.0575
Sandusky
625 S. Sandusky Road
Sandusky, MI 48471
810.648.3900
Thomas Township
8400 Great Oak Road
Saginaw, MI 48609
989.781.5044
 Traverse City
1202 Veterans Drive
Traverse City, MI 49684
231.346.6490
Brighton Mortgage Center
225 E. Grand River, Suite 201
Brighton, MI 48116
989.754.0575
24 Hr. Telephone Teller
888.288.3261
Lost or Stolen Credit Card
888.288.3261
teamonecu.org
Team One’s routing transit number is 272484470.

Keep your smile healthy with dental benefits from Delta Dental

Did you know that as a member of Team One Credit Union, you have access to Michigan’s largest dental benefits family, Delta Dental! Benefits include Diagnostic and Preventive, Basic and Major services and even adult orthodontic coverage is included. That’s right, this plan provides orthodontic coverage with no age limit!

With Delta Dental, it’s easy to find a dentist or keep your current dentist! Four out of five dentists nationwide participate in the Delta Dental network. To obtain more information about this great new benefit exclusively for Team One Members including information on individual and family rates and to sign up, visit http://teamonecu.deltadental.thesalusgroup.com/

REAL MEN WEAR PINK RESULTS
During October, in support of the American Cancer Society and National Breast Cancer Awareness Month, Team One Credit Union participated in several fundraisers including “Real Men Wear Pink”. Dana Tell, VP of Marketing, was solicited by the community to represent Team One Credit Union for this fundraising campaign. In doing so, he committed to wear pink every day of the month and set a goal to raise $4,000 to benefit the American Cancer Society.

We are proud to announce that through generous support of Team One Staff, the community, friends and Family, $8,791 was raised during Dana’s Real Men Wear Pink campaign! Thank you to all who donated – together we can help eliminate cancer!

ATTENTION IRA Holders
Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.
You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form available from the credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.
You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. If you have an IRA the fair market value of your IRA is being furnished to the IRS.

Help our community by helping yourself to a FREE energy assessment
The PartnerShift Network has partnered with Consumers Energy to help keep homes warm and safe this winter by providing in-person and virtual Home Energy Analysis, for free! With every completed appointment, you will also receive free products which include programmable thermostats, light bulbs, dusk-to-dawn night lights, high efficiency shower heads and more…but wait it gets better!

In addition, every appointment counts towards The PartnerShift Network and will help earn up to $5,000 which will be reinvested for those who are in need of assistance paying their utility bills.

By saving energy at home you can help us earn up to $5,000 from Consumers Energy

To schedule your FREE energy assessment go to: ConsumersHomeEnergy.com OR to speak with a live agent call 888-316-8014

Large Print Statements Available - We now offer larger font print for your account statements upon request. If you are interested in this feature, please contact the credit union at 888.288.3261. Thank you

Board of Directors Nominations
Team One is currently accepting nominations for candidacy on our volunteer Board of Directors. The Nominating Committee seeks Members in good standing to the 3 positions up for election for the Board of Directors. If you are interested in volunteering your time and expertise to serve Team One Credit Union, please contact the nominating committee at nominatingcommittee@teamonecu.org to request an application. Completed applications including the signatures of 50 Members must be submitted to the credit union by February 1, 2021.

Mail submissions to: Team One Credit Union Attention: Nominating Committee PO Box 1289 Saginaw, MI 48606
The Committee will review applicant’s qualifications, their ability to serve, and the strengths and diversity that the nominee would bring to the Board of Directors.