



teamonecu.org



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TEAM ONE CASH BACK VISA



EARN CASH BACK FOR THOSE "SPECIAL EXTRAS" IN LIFE.



Introducing the NEW Cash Back REWARDS Visa Platinum Credit Card!

Make your everyday purchases more rewarding with the new Cash Back REWARDS Visa from Team One! You can earn valuable cash rewards simply for buying the things you already buy because you'll earn 1% cash back on your purchases* made with your Cash Back REWARDS Visa.

Team One Cash Back Visa Credit Card Benefits Include:

- 1% Cash Back Rewards*
- Rates as low as 10.9% APR** on purchases
- Free Card Personalization - Add your favorite photo to your VISA
- No Annual Fee
- Online Account Access and Bill Pay
- Free Purchase Alerts to help reduce fraud

*Cardholders will earn 1% cash back rewards for "Net Purchases" made by you and/or any authorized user(s) of the card. "Net Purchases" include all eligible retail and service purchases minus any credits from returns and/or adjustments. Not available on Commercial Visa Credit Cards. Cash back redemptions will be automatically deposited into your Team One Credit Union account at the beginning of every quarter (January 1st, April 1st, July 1st and October 1st). See Team One for complete details. **APR=Annual Percentage Rate. Rate based on credit history. Other rates and terms available. Rates are subject to change. To determine your rate, please contact Team One.

Get yours today!

FOR A LIMITED TIME! HOME EQUITY LOAN

AS LOW AS **1.99% APR***



If you're considering a home renovation or planning for a major expense, we can help. A Home Equity Loan is perfect for making home improvements, taking a vacation, consolidating debt and more!

And now for a limited time, when you get a Home Equity Loan, you'll get a great rate as low as 1.99% APR*. Apply today!

*APR=Annual Percentage Rate. Loan Rates listed here represent our best rate and are subject to change. Loans are based on credit approval. Not all will qualify for the best rate. Valid for Home Equity Loans approved from February 1 to April 30, 2018. Special rate valid until April 30, 2019. See Team One for details.

Team One Credit Union to open new branch in Bloomfield Township

Team One Credit Union is pleased to announce that it will soon open a new branch located at 3120 South Boulevard in Bloomfield Township. After renovation, the new branch will be opening in May-June, 2018. A drive up 24 hour ATM is currently available at the site.

This office will expand Team One's commercial services and mortgage presence in the area in addition to providing member service and wealth management/investment services.



Relationship REWARDS

The More You DO, The More You SAVE!

We appreciate you for choosing Team One and want to reward you for your continued support with a discount on your next qualifying loan! Your Relationship Rewards discount is easy to use because it's based on the number of products you have with us. The more you do, the more you can save...up to 1% on your new qualifying loan.

Receive up to a **1.00% APR* DISCOUNT** on your next qualifying loan!

Number of eligible products* for a discount:

- | | |
|---|------------------------------|
| 1 | .25% APR** DISCOUNTED rate! |
| 2 | .50% APR** DISCOUNTED rate! |
| 3 | .75% APR** DISCOUNTED rate! |
| 4 | 1.00% APR** DISCOUNTED rate! |

Have ScoreCard Rewards points to use? Just redeem 50,000 ScoreCard Rewards points to receive an additional .25% APR** discount on your next loan!

* Eligible products include: Active Debit Card with Checking Account, Active Visa Credit Card, a Consumer Loan, or Home Loan product (Mortgage or Home Equity Loan). Maximum Relationship Rewards Discount = 1.00% APR. Discounted rate based on the number of eligible products that you have at the time of the new opening product. Discounted rate not applicable on Home Loans, Credit Cards, Certificate of Deposit, and Shared Secured Loans or Loans financed at a dealership. Contact Team One for complete details. **APR = Annual Percentage Rate



AFLAC Now Available to Team One Members!

Though your Team One membership, you now have access to AFLAC policies including:

- Accident Coverage
- Cancer Coverage
- Critical Illness [Heart Attack, Stroke] Coverage
- Dental Coverage
- Life Insurance including Juvenile Whole Life

Policies start at just \$5 a week.

Aflac policies for Team One members will also include the Aflac sponsored Telemedicine product, MeMD. With MeMD telemedicine service, you can connect to a board-certified, U.S.-licensed medical provider from almost any location. Day and night. Weekends and holidays. All using your phone or computer.

For more information and a quote, please contact the Aflac Coordinator assigned to your Team One branch:

Saginaw, Flint and Owosso, contact Jason Glick at (989) 529-4321 or J_glick@us.aflac.com

Caro, contact Jerry Thorp at (810) 223-8049 or Gerald_thorpii@us.aflac.com

Traverse City, Brighton, Bloomfield Township, Alpena and Bay City, contact Matt Sopczynski at (989) 233-9140 or matthew_sopczynski@us.aflac.com

Sandusky, contact Joe Ball at (989) 233-3271 or joseph_ball@us.aflac.com

Bad Axe, contact Matt Knarian at (989) 551-3844 or matthew_knarian@us.aflac.com

Special Balance Transfer Offer

This Spring, get rid of those high rate credit and department store cards for good! If you're paying more than 4.9% APR on those other cards, take advantage of huge savings by transferring them to a Team One Visa and get **4.9% APR for LIFE on those balances***. This limited time offer is perfect for your card balances that never seem to go down.

It's quick and easy to transfer balances and get **4.9% APR for LIFE***, simply apply online through online banking, in person or call us at 989.754.6575. Don't have a Team One Visa yet? Contact us today!

* APR=Annual Percentage Rate. 4.9% APR is valid until the entire balance is paid in full and only applies for balances transferred from another financial institution. A balance transfer rate of 10 or 2% of each transfer, whichever is greater, will apply. If you are 60 days delinquent and receiving a promotional balance transfer rate, this rate may automatically revert to the originally disclosed rate. APR for purchases will remain at the originally disclosed rate.

Ready for a New Ride?

Auto Loan Rates are as low as **2.99% APR***! With our fast approval process, low rates and flexible terms, now is a great time to get a Team One Auto Loan. Apply today!

To apply, visit teamonecu.org, call or stop in today!

* APR=Annual Percentage Rate. Rate based on credit history. Other rates and terms available. Rates are subject to change. To determine your rate, please contact Team One.



New ATM Locations for your Convenience

Drive up ATM locations in the Jeff's Marketplace Parking Lot (35 Kristian Street, Sandusky) and in the Yorkshire Plaza Parking Lot (G-3308 Miller Rd in Flint) are now open. Two additional ATM locations in Bay City at 415 Washington and 1003 Indiana Street are available for Team One members through a cobranded ATM partnership with Great Lakes Federal Credit Union.

We are also pleased to announce our Drive Up ATM located in Bloomfield Township at 3120 South Boulevard is now available for use. This ATM is on site of our newest branch that will be opening soon. For a complete listing of all Team One ATM locations, please visit teamonecu.org.

Locations

Saginaw – Main Office
520 Hayden Street, PO Box 1260
Saginaw, MI 48606
989.754.6575

Bad Axe
499 Brick Street, PO Box 146
Bad Axe, MI 48413
989.269.9557

Bay City
401 E. Midland Street
Bay City, MI 48706
989.671.0077

Caro
1130 Cleaver Road, PO Box 64
Caro, MI 48723
989.673.2042

Flint
606 Stevens Street
Flint, MI 48502
810.239.7655

Owosso
1243 East Main Street
Owosso, MI 48867
989.723.2243

Saginaw Township
4075 McCarty Road
Saginaw, MI 48603
989.799.9326

Sandusky
625 S. Sandusky Road, PO Box 328
Sandusky, MI 48471
810.648.3900

Thomas Township
8450 Gratiot Road
Saginaw, MI 48609
989.781.5044

Traverse City
415 Cass Street, #2B
Traverse City, MI 49684
231.346.6490

Alpena Regional Commercial Center
122 W. Chisholm Street
Alpena, MI 49707
989.419.2020

Brighton Commercial Services and
Mortgage Center
225 E. Grand River, Suite 201
Brighton, MI 48116
989.754.6575

24 Hr. Telephone Teller
800.968.7739 989.754.9699

Toll Free
888.288.3261

Lost or Stolen Credit Card
888.288.3261

Lost or Stolen Visa Debit Card
888.288.3261

teamonecu.org

Team One's routing transit
number is 272484470.



Team One Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit teamonecu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Team One Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. part-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Income Tax Check Information

A minimum 10 business day hold will be placed on all income tax loan checks. Also, if your income tax refund check is made out to more than one person, the government requires all parties sign, along with presenting all driver's licenses or state IDs present in order to process the check. Thank you for your cooperation.

Important Tax Refund Information

Per IRS guidelines, any income tax refunds coming in via ACH must be deposited into an account bearing the name on the income tax refund. Also, when providing your account number on your tax forms or other forms for ACH, please use your MICR number, not your member number. All direct deposits must be coded with the MICR number that links to your account. Your MICR number can be found at the bottom of your checks (the middle set of numbers) or through Online Banking under the "Additional" tab at the top and then click on the Electronic Funds Transfer/Direct Deposit Information. You may also contact the Credit Union to obtain your MICR number.

April is National Credit Union Youth Month

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to teach them how to save their money.

In April, Team One is celebrating National Credit Union Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.



Special Drawing:

During the month of April, kids up to 18 years old that open a new account or new service on their account, will automatically be entered into a drawing to win a family four pack of passes to Splash Village in Frankenmuth.

Bad Axe and Saginaw Wine Run Dates Announced!

Team One is proud to host upcoming Wine Runs to benefit the community. First up is the Team One 5K Wine Run/Walk in Bad Axe on Thursday, June 21 benefiting the Relay for Life of Huron County. In the Fall, the Team One 5K Wine run/walk is September 19 in Saginaw at Huntington Event Park with proceeds to benefit the CAN Council Great Lakes Bay Region.

Register today for these fun events to benefit local organizations! For additional Wine Run details and to register, please visit TeamOneCU.org/WineRun.



Save the Date for



Be sure to join us on Friday, June 22 for the Rock the Block Ribfest at Huntington Event Park in Saginaw from 6-9 pm! At this free community event, rock out to the sounds of The Jerry Ross Band and Saginaw's own Soul Xpress and enjoy free samples of some of the best ribs around from local favorites as they compete for your vote.

It's all happening at this year's Rock the Block Ribfest on Friday, June 22nd from 6 to 9 pm at the Huntington Event Park in Saginaw. Don't forget your lawn chair or blanket. See you there!

Board of Directors Election Results

Team One Credit Union's Annual Meeting was held in Saginaw on March 28. We would like to congratulate Patrick O'Toole, Carl S. Hawkins and Peter Tyson who were elected and will serve a 3 year term on the Board of Directors. The Team One Board of Directors also includes: James Flannery, Rebecca Sanchez, Jan Tolley, Ernest Burnell, Richard Powell, Tim Fritz, and Associate Directors Marc Augsburger, Janine Elbing and Theron Wiggins.

Thank you to all our dedicated Board members who volunteer their time to serve the credit union.

ATTENTION E-Statement Users:

If you are an e-statement user and receive your account statements electronically through online banking, please note that your 2017 tax statements is available online through online banking. Simply log-in to online banking, click on the E-statement tab and then click on e-tax form tab.

Important Information for Members with a Team One CD

Effective April 1, 2018, members that have a Team One Certificate[s] of Deposit with No Visa, Revolving Line of Credit, Home Equity Loans, or Electronic Transactions such as Direct Deposit or a Checking Account will receive quarterly statements only.

HOLIDAY CLOSING

We will be CLOSED Monday, May 28th for the Memorial Day holiday.

Have a safe and enjoyable weekend!