

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



IMPORTANT CHANGE TO YOUR DEBIT CARD....

Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawals, we may still authorize and pay your overdraft. However, if you do not consent to overdraft coverage for your ATM/debit card before August 15, 2010, then your purchase or withdrawal request will be **DECLINED.**

Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$25.00 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc. then we may pay your overdraft item(s) up to \$300.00.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday Debit Card purchases unless you consent by:

1. Visiting us at: <http://toledoteamstersfederalcu.org>
2. Completing an opt-in form with one of our representatives

If you like the added protections of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, then contact us **NOW** to be sure your coverage is not interrupted.



READ SPECIAL INSERT.

IF YOU WANT CONTINUED SERVICE, SIGN FORM AND RETURN TO YOUR CREDIT UNION

JULY - Beat the Summer Heat...

Grab your bathing suit, goggles and sunscreen, head to the pool. Swimming is a whole-body exercise for all ages. It's an excellent cardiovascular fitness choice with low impact on the joints.

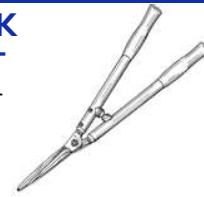
Is your friend's bank driving them....



Bank bailouts. Big bonuses. Subprime lending. Lousy rates and rising fees. There are many reasons why people are upset with big banks these days. But people have a choice. Every year since 1984, credit unions, have beat banks in customer satisfaction surveys. In fact, there's now a nationwide movement centered around the value of "moving your money" from a big bank to a local credit union. Share the news with a friend! www.gofireyourbank.com

Extra Money this Summer? CUT YOUR BANK LOAN PAYMENT

If we **can not** reduce your bank loan payment by refinancing, we will give you **\$50 bucks!***



You're looking for ways to save money, and we want to help. If you have a loan at a bank, we can likely lower your interest rate or monthly payment. How can we do it? Your credit union's loan rates are near record lows right now, we DO NOT charge a loan fee, and we have lots of money to lend!

We'll make it easy too. Simply give us a call or stop by to see how much you can save!

* restrictions apply



We are looking for "NEW" members. Has your co-worker joined, your brother or sister, have you opened an account for your children? Don't keep the credit union a secret. Tell them about the great benefits of belonging to your credit union!

We ARE lending money.

Whether you're looking at new boats or RVs, taking advantage of rebates on appliances or refinancing your auto from another financial institution, we're here for you. Not finding a loan that fits your needs?

Call us. **We ARE lending money!**

Don't get caught in the "**Quicksand Loans**" - or Payday Loans....call your credit union. We may be able to help you. If you have a checking account with us, your checks are covered up to \$300.00 by Courtesy Pay with a small fee of \$25.00 each incident. Always check your credit union first

Trust your bank Credit card?



The new credit card law limits some of the most deceptive practices of credit companies. Hidden in those disclosures you've been receiving are new and higher fees, higher rates and lower credit limits. So keep your eyes open.

At the same time, new stories about the value of credit union credit cards are appearing almost daily.

As your not-for-profit credit union, we want to save you money, not steal it. So we offer a straightforward, honest-value credit card you can feel good about. Our VISA credit card comes with a low, fixed 13% A.P.R., no annual fee, and a consistent 25-day grace period for purchases.

To apply for a Toledo Teamsters Federal Credit Union Credit Card, give us a call, or visit <http://toledoteamstersfederalcu.org> To transfer your card balances from a higher rate card, simply give one of our Member Service Reps a call.

SUMMER FUN BEGINS AT YOUR CREDIT UNION! CEDAR POINT TICKETS -



2010 CEDAR POINT
MAY 15, 2010
2010 SOAK CITY
MAY 29, 2010
Any Day - Adult \$37.00
Junior/Senior - \$17.00
Ride n' Slide - \$70.00
Soak City - \$25.00

Save Trees - coming Fall 2010

Toledo Teamsters Fed Cr Union wants to help save trees!

If every TTFCU member switched to online statements, we could save around 50,000 sheets of paper each year.

- Get your statements faster
- Easy to use
- Secure and safe
- More reliable than mail
- Protects against identity theft
- FREE

Watch for this exciting new service!

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



Use your TTFCU Debit Card in "Credit Card" mode!

When asked, "Debit or Credit", just say, "Credit." Wherever you use your MasterCard Debit Card, you usually have the opportunity to use it in credit mode.

Here are the benefits: How it will affect you? Not at all! There is no cost to you to use your card in credit mode. Also, your debit transaction in credit mode will be paid from your checking account, just as it would be in debit mode.

You don't have to worry about your PIN being stolen.

Ever worry that someone is looking over your shoulder to lean your PIN? That's not an issue if you're using the signature pad.

Support your credit union.

You'll support the cooperative spirit of your credit union by making credit transactions. We receive a marginal income from each credit transaction, as opposed to incurring a marginal expense.

Here's how to use your debit card in credit mode:

At a gas pump - Press the Credit button before you swipe your card.

At a retailer - Ask the cashier how to make it a credit transaction.

Credit Union Holiday Schedule

July 5th, 2010 - Observance of 4th
Sept. 6, 2010- Observance of Labor Day

Movie Passes available- \$8.25



LOOK FOR THE ALLIANCE
ONE ATM - NO SURCHARGE

CHANGE OF ADDRESS?

Be sure to report a change of address to avoid missing your monthly/quarterly statements and newsletters! We want to make sure you do not miss any news that may affect you from the credit union. You can report a change of address in person or in writing to the credit union.

KUHLMAN WORKERS REACH AN AGREEMENT, END STRIKE.

Congratulations to the leadership and the bargaining team for all their hard work.

What You Need to Know about Overdrafts and Overdraft Fees

Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM and everyday debit card purchases, we may still pay your overdrafts for checks, automatic bill payments and other transactions made by using your account number.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways.

1. We offer standard overdraft practices that come with your account
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

THIS NOTICE EXPLAINS OUR STANDARD OVERDRAFT PRACTICES

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Until August 15, 2010, we will authorize and pay overdrafts for the following types of transactions:

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Toledo Teamsters Federal Credit Union pays my overdraft? Under our standard overdraft practices:

1. We will charge you a fee of up to \$25.00 each time we pay an overdraft
2. There is no limit on the total fees we can charge you for overdrawing your account

What if I want Toledo Teamsters Federal Credit Union to continue to authorize and pay overdrafts on my ATM and everyday debit card transactions after August 15, 2010?

If you want us to continue to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, call 419-254-3239, or complete the form below and mail to:

Toledo Teamsters Federal Credit Union, 435 S Hawley, Toledo, Ohio 43609

Please note that your selection will not become effective until August 15, 2010.

You have the right to revoke your decision at any time.

- I want TTFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want TTFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name _____

Acct # _____

Date _____

No Need to be BORED this Summer.....

TOLEDO ZOO -

**Lucas County residents
Every Monday - until noon - FREE
Come feed the animals at the zoo!**



TOLEDO ART MUSEUM

FREE - Everyday - All Day

The Toledo Museum caters to young visitors with free art activities for children at its Family Center. The center is open Tuesday, Thursday and Sunday. (Museum is closed on Mondays)

Toledo's access to Lake Erie and the Maumee River makes it easy for kids to enjoy the water. Less than 10 miles from downtown Toledo is Maumee State Park and Resort. Children and adults will enjoy the sandy beaches, playground and a Nature center.



Listen to Music Under the Stars with the Toledo Concert Band at the Toledo Zoo on Sunday evenings in July and August.

These concerts are FREE

Choose a Metro - park FREE
Wildwood Preserve
Pearson
Swan Creek Preserve
Side Cut
Oak Openings Preserve
Secor
Farnsworth
Bend View
Providence
Fallen Timbers Battlefield
Blue Creek Conservation Area

