

TOLEDO TEAMSTERS FEDERAL CREDIT UNION -

Celebrating 65 Years of Service -January 2012

ANNUAL MEETING TIME! FEBRUARY 22, 2012

Join us, get involved in your credit union!



Toledo Teamsters Federal Credit Union has been serving members for over 64 years in the same location - Local 20 Teamsters Union Hall. Dedication to our members is still the main concern of our credit union, and that is what makes our credit union work today. Many new services have been added since this credit union became chartered. From simple saving accounts to second mortgages, we are striving to become your one stop financial institution.

Want to volunteer...call the credit union



- 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.



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 5.5% **some restrictions apply

stash some
cash for the
holidays

ASK ME ABOUT OUR
**Christmas Club
Account**



Is your mail box

heavy with "after" Christmas bills?

Check your credit union for help



Everything we do...We do for you

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!



EVERYTHING WE DO.....WE DO FOR YOU!

New Year's Resolution: Shape Up Your Finances

It may not be the most popular New Year's resolution, but it's definitely in the top five. Right up there with losing weight and to stop smoking, each year millions of Americans vow to shape up their finances, whether it's to make more money or get out of debt. If this is you, try these five tips to help ensure success.

Create a budget. Take a good look at your cash flow to determine how much is coming in and going out. Once you determine how and where you're spending money, you can identify which areas can be trimmed.

Prioritize debts. Make a list of your debts and organize them by their annual percentage rate (APR). Instead of making a small dent in each, try pay off the one with the highest APR first (most likely a credit card) while making minimum payments on the others. Once it's paid off, focus on the next highest.

Save more for retirement. If you haven't started putting money away for retirement, start now! If your employer offers a retirement plan, take full advantage of it. If you already contribute to retirement, whether through work or an individual retirement account (IRA), consider increasing your contribution (especially if you get a raise—you won't even miss it)!

Create a rainy day fund. An emergency supply of cash will come in handy should you lose your job or have unexpected costs arise. As a guide, you should have at least three to six months of your income in the form of cash available for times like these.

Make a will. Creating a will establishes what happens with your money, property and children when you die. Don't let someone else make those decisions for you. Take charge!

Remember, your credit union is here to help you "**Shape Up Your Finances**". And if you are a member of Local 20 Teamsters, you have a legal department that can start off the year right by helping you **Make a Will**. Use the resources that are available right here in your Local 20 building.



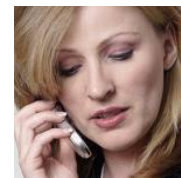
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GET OUT OF LINE...SO YOU HAVE MORE TIME!



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

WATCH FOR GREAT THINGS TO HAPPEN AT YOUR CREDIT UNION IN 2012!

