





Team One is proud to be recognized by Newsweek as one of America's Best Regional Banks and Credit Unions for the second consecutive year!

Drive Away Today - No Payments for 90 Days!

Enjoy 90 days with no payments on your next Auto Loan as we celebrate 90 years!

With low rates for up to 84 months (up to 120 months for electric and hybrid vehicles) and fast approvals, you can cruise away in a new vehicle that fits your lifestyle and your budget!

To get started, apply online at TeamOneCU.org, call or text 989.754.6575, contact us through Online Banking, chat with us on our website or through Video Banking, or stop by your nearest Team One branch!

Please Note: This offer is intended for the Team One Primary Account Holder that meets the criteria for the promotional offer. This offer is non-transferable and contingent upon meeting the approval criteria.

*Offer to defer payment for 90 days is subject to approval. Interest begins to accrue at the time of disbursement and will be amortized over the life of the loan. Restrictions apply. Only available on loans with terms up to 84 months and loan amounts under \$75,001.00. Credit score must be greater than 600 to qualify. Expires 6-30-25. See Team One Credit Union for complete details.

Build Your budget with Team One Mobile Banking!

Team One has the digital tools to help you on your journey toward financial well-being. With our Mobile Banking app, you can establish a budget, track spending with eAlerts, set savings goals, and more!

Head to TeamOneCU.org to learn more!

Think Before You Share - Protect Yourself From Fraud

Never share personal information such as card or account numbers, authentication codes, PINs, or passwords with anyone you communicate with online or over the phone. If you think you may have been targeted by a scam, you may file a complaint or access resources through the FBI Internet Crime Complaint Center at www.ic3.gov.

Questions? Please contact the Team One Fraud Department at 989.754.6575 Ex.1812 or email fraud@teamonecu.org.

Get the Cash You Need - Fast!

A Team One Fast Cash Loan offers a hassle-free way to secure the funds you need for unexpected expenses, travel, or special occasions. Borrow as little as \$500 or as much as \$4,000 in minutes -- no credit check required.

Fast Cash Benefits Include:

- 24/7 Application Availability
- Loan Amounts From \$500 \$4,000
- Terms from 12 42 Months

To complete the application, simply log in to Team One Online Banking or the Team One Mobile Banking app and select "Fast Cash."

*Fast Cash requires a minimum of 12 months of membership. Qualification is determined by an underwriting process that takes your account standing and relationship history into consideration. Subject to change. Skip-A-Pay not applicable to the Fast Cash program. See Team One for complete details.

Enjoy Greenlight- On Us!

Raise financially savvy kids and teens with a little help from Greenlight's parent-controlled Debit Card and money app. Team One Members can now enjoy Greenlight for FREE!* With this tool, parents can:

- Set spending limits and flexible controls
- · Receive real-time notifications of spending activity
- Put allowance on autopilot
- Allow children to earn money by creating chore checklists

Plus, your kids have unlimited access to Level Up™, Greenlight's financial literacy game! Head to TeamOneCU.org/greenlight to learn more!

*Team One Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their Team One Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 02/22/2027. Offer subject to change and partner participation.