



**TEAM
ONE**
CREDIT UNION

TeamOneCU.org



#TOCUCares

Team One is proud to be recognition by
Newsweek as one of America's Best
Regional Banks and Credit Unions 2024!

[Learn more here.](#)

Consolidate and Save!

Looking to keep a little extra money in your pocket? With a Team One Debt Consolidation Loan, consolidate higher-rate debt into one manageable monthly payment. We offer a competitive low rate that will help you save money and pay down your debt more quickly!

By consolidating bills such as personal loans, medical bills, or credit card debt, you can streamline your finances and reduce the total amount of interest you pay over time! Wave goodbye to the stress of juggling multiple bills and due dates. **Plus, the money you save each month can be put towards growing your savings, leaving you better equipped to handle whatever this year may bring!**

Save To Win:

Your Solution to Bigger Savings

With Save To Win, you can grow your savings while winning prizes and earning interest at a rate higher than that of a standard Savings Account! Unlike most certificates, you can add money at any time. In fact, it's encouraged!

Start saving for a rainy day! With each deposit of \$25 or more, you'll earn entries into monthly and quarterly prize drawings. Your chances of winning increase the more you save.

Questions? Speak with a Member Service Representative today! [Learn more here.](#)

Multi-Factor Authentication: Security You Can Depend On

Team One Credit Union prioritizes the security of your personal information. Online and Mobile Banking users now have the option to opt-in to multi-factor authentication (MFA). MFA requires identity verification through a two-step process, using an authenticator app to generate a unique code locally on your device rather than sending a code over the internet where it may be intercepted.

To learn more, text 989.754.6575 or connect with us through Video Banking, by phone or in person!



Protect Yourself from Fraudulent Communications

There has been a significant rise in fraudulent communications to Team One Members via phone, text, and email. Scammers are posing as credit union representatives, using Team One's phone number to deceive Members into sharing sensitive account information.

Team One will never call our Members and request your account number or card information.

If in doubt, hang up and dial the phone number on our website. Never share any personal account details via email or text message when contacted by someone claiming to be from Team One.



Important Tax Refund Information

Income tax refunds should only be direct deposited into an account that is in your name. When providing your account number, please use your MICR number and not your member number. This will ensure a more efficient posting to your account, with less chance of it being returned.

To locate your savings or checking MICR number, log into Team One Online Banking and select "Savings" or "Checking," then click on "Account Details." It is located on the bottom of each check. You will also need Team One Credit Union's 9-digit routing number of 272484470.

Exclusive Member Discount - Just for you!



Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep.

Visit [TeamOneCU.org](https://taxservices.lovemycreditunion.org) to get started.

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.