

Get Your Budget in Check with Team One’s NEW Financial Empowerment Program

Struggling to manage debt, boost your credit score, or build a budget?

Team One is pleased to offer a FREE program designed to help Members achieve their financial dreams. Through one-on-one guidance from a Certified Credit Union Financial Counselor, you can tackle even the toughest financial challenges.

No matter your age, income, or financial situation, we’ll work with you to build a personalized plan that fits your goals and your budget – judgment-free.

Visit TeamOneCU.org, click “Book Appointment,” and choose “Financial Consulting” to get started today!



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.



Fund Your Summer Adventures — Fast, with Fast Cash!

Say “yes” to summer fun with a Team One Fast Cash Loan! Ideal for funding travel, special occasions, or even unexpected expenses, our Fast Cash Loan allows you to 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.

Streamline Your Business Finances with Team One!

Team One Business Accounts offer a comprehensive suite of services designed to streamline your financial operations and enhance efficiency. From interest-bearing checking accounts and merchant services to advanced treasury management solutions through our partnership with Tru Treasury, you can manage your finances securely and effectively.

Our offerings include ACH origination, payroll services, wire transfers, and fraud prevention tools like ACH Positive Pay and Check Positive Pay. With Autobooks, businesses can simplify invoicing and accounting processes, allowing for easy online payments that deposit directly into their checking accounts.

Contact Business Services at 989.754.6575 or email BusinessServices@teamonecu.org.

History Comes Alive: Holidays & Traditions During the Civil War Era

On August 13 at 5:30 PM, join us for a captivating Civil War presentation at our main office, located at 520 Hayden Street. Mark Hoerauf, Vice President of the Civil War Study Group, will give a fascinating presentation about holidays and traditions during the Civil War.

Attendees can look forward to an educational and entertaining session as Mr. Hoerauf recounts how we went from a country with no national holidays to the eleven we celebrate annually today.

To RSVP, please email Kim Scofield at kscofield@teamonecu.org or call 810.252.6193.

#TOCUCares

Team One was pleased to donate 50 used computer monitors to the Saginaw County Community Action Committee (CAC) in early June. The agency distributed the monitors to community members at no cost.

Thank you to our friends at CAC for coordinating this effort.



2025 MEMBER DAYS!

As a special “thank you” to our loyal Members, we’ll be serving hot dogs, chips, and other goodies during our designated branch Member Appreciation Days from 11:00 AM – 3:00 PM. Find your local Member Day date below:

Owosso – Friday, July 18

Saginaw Main – Friday, July 25

Thomas Township – Friday, August 8

Saginaw Township – Friday, August 15

Bay City – Friday, August 22

Flint – Friday, August 29



5K RUN/WALK & FREE COMMUNITY CONCERT

TEAM ONE CREDIT UNION

BACK TO THE 90s

RETRO PARTY

FRIDAY, August 22

6:00 PM - 5K Walk/Run
7:00 PM - FREE Concert
Jolt Credit Union Event Park, Saginaw

REGISTER FOR THE 5K RACE TODAY!
digdeepaces.com/teamonewinerun or scan QR code.

Totally awesome entertainment by **The Rick Lieder Band!**

Not planning to run? You're still welcome to attend the FREE concert at 7:00 PM. No registration is required for concert attendance.

Register for Walk/Run!

Beware of Spoofed Calls!



Scammers are spoofing – or imitating – our phone number to pose as Team One Representatives. These calls may appear to come from Team One and even display “Team One Credit Union” on your caller ID. These calls are becoming more frequent and more convincing.

Never share personal information by phone or text. It’s okay to pause and think—real Team One employees won’t pressure or rush you.

For more information, contact the Team One Fraud Department at 989.754.6575, or email fraud@teamonecu.org.

Nine Home Repair Grants Disbursed Through TOCU Partnership

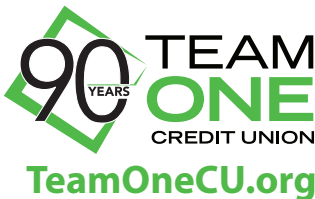
Team One proudly partnered with Metro Community Development and the Federal Home Loan Bank of Indianapolis (FHLBI) to provide home repair grants to low-income families in Flint and the surrounding areas earlier this year. This initiative—designed to address critical maintenance needs such as roofing, HVAC, and accessibility modifications—offered eligible individuals up to \$15,000 in grant funding.

Through this partnership, Team One assisted nine households with essential repairs totaling over \$130,000. We remain committed to uplifting our community through meaningful programs and revitalization efforts. Team One is a participating member of FHLBI. To learn more, visit MetroCommunityDevelopment.com.

UPCOMING HOLIDAY CLOSINGS

Independence Day
Friday - July 4, 2025

Labor Day
Monday - September 1, 2025



Recognized by Newsweek and Plant-A Insight Group as one of America’s Best Regional Credit Unions for the second consecutive year!

