



THANK YOU
TEACHERS

Teacher Appreciation Week | May 4 – 8, 2026

Upgrade Your Vehicle Today – No Payments for 90 Days

Buying or refinancing this spring? With a Team One Auto Loan, enjoy rates as low as 5.24% APR,* flexible terms, and no payments for 90 days.**

Whether you're looking for a reliable ride to get you through the daily commute or the perfect transportation for a large family, we're here to help you drive away in a vehicle that's right for you.

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

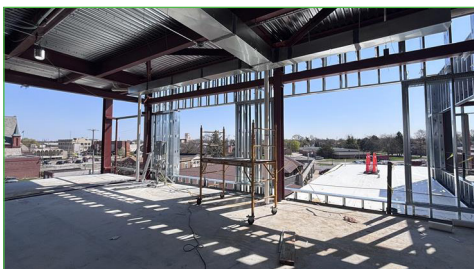
*APR = Annual Percentage Rate

**Offer to defer payments 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 for purchases on terms up to 84 months and loan amounts under \$75,001. Credit score must be greater than 600 to qualify. Offer valid April 1 – June 30, 2026. See Team One Credit Union for complete details.

Under the Hard Hat

With early groundwork complete and structural work well underway, construction on Team One's new corporate office is entering an exciting new phase this spring. We are getting closer to welcoming our Members into a space designed to better serve them and support our future growth.

This month, we are proud to recognize American Excavating of Saginaw, whose early site work played a critical role in preparing the foundation for the project. Their expertise and precision helped ensure the project got off to a strong start.



You've Worked Hard for What You Have. Protect It.

When the unexpected happens, the last thing you want to worry about is your coverage. With Team One Insurance Services, you can explore options that fit your needs while also finding opportunities to save. Our team helps you compare options from multiple carriers, so you can choose coverage that works for you and your budget.

Request a quote online in minutes at TeamOneCU.org or call 989.318.5524 to connect with a licensed insurance expert today.

Think It's Us? Think Again.

Caller ID cannot always be trusted. Scammers are spoofing – or disguising – their phone number to make the call appear as though it is coming from a trusted source, like a credit union, bank, or government agency.

Scammers will attempt to create urgency by claiming there has been suspicious activity on your account. NEVER take their word for it. Always verify any claims directly through Online or Mobile Banking.

Remember, Team One will never call and ask for your card or account number, PINs, passwords, or one-time authentication codes.

Planning feels easier when you understand your options.

Team One CU partners with Family Security Plan to provide an Education HUB where you can learn about insurance and financial wellness at your own pace. Visit familysecurityplan.com/fsp-edu-hub to learn more.



Recognized by *Newsweek* and Plant-A Insights Group as one of America's Best Regional Credit Unions for the third consecutive year!

UPCOMING HOLIDAY CLOSINGS

Memorial Day | Monday, May 25, 2026

Juneteenth | Friday, June 19, 2026

TeamOneCU.org

