



## Spring CD Special!

**4.00% APY\***  
for **21 MONTHS**



\*APY = Annual Percentage Yield. See Team One for details. NEUA

For a limited time, take advantage of this 21-month Spring CD Special at 4.00% APY! Easily open a CD with this special rate by connecting with us through Video Banking, calling us at 888.288.3261, or visiting your nearest Team One branch location.

\*APY = Annual Percentage Yield. Offer available for a limited time. Valid for new & existing money on deposit at Team One. Relationship Rewards CD APY increase NOT available with this offer. Minimum deposit to open CD is \$500. At maturity, the Spring CD will renew at the current rate. See Team One for details.

## Got 60 Seconds? Get Fast Cash!

Fast Cash is a quick, convenient solution to get funds to assist with unexpected expenses, vacation or anything else you need cash for in a hurry.

### Fast Cash benefits include:

- No credit check
- Apply 24/7
- Borrow between \$500-\$4,000
- Terms from 12-42 months

To complete the 60-second application, simply log on to Team One Online Banking or Mobile Banking app and select "Fast Cash." Questions? Please contact us through Video Banking, call us at 888.288.3261 or stop in today!

\*Fast Cash requires a minimum of 3 months membership and qualification is determined by an underwriting process that takes your total account relationship into account. Fast Cash can't exceed an aggregate of \$4,000 in disbursed loan[s]. Skip-A-Pay is not applicable to the Fast Cash program. See Team One for complete details.

## Secure financing for your next vehicle with Team One Credit Union!

Hit the road in a new car and enjoy an epic summer filled with road trip adventures, weekend getaways, and sunny beach days! Our auto loans will get you in a new vehicle, hassle-free!

We have competitive rates and terms on new and used vehicles! With a Team One Auto Loan, you get low rates for up to 84 months (up to 120 months for electric and hybrid vehicles) and fast approvals! Questions? Give us a call at 888.288.3261 or use Video Banking that is easily accessible at [TeamOneCU.org](http://TeamOneCU.org).

## Team One Visa Debit: The perfect way to pay!



Tired of shopping with cash? Make all of your purchases fast, easy and secure with a Team One Visa Debit card. No more counting change at the counter. Use your Debit card for anything from purchasing a cup of coffee or a tank of gas to concert tickets and hotel stays. Plus, enjoy peace of mind with up-to-date account balances through Team One Mobile Banking.

No matter where you shop, get protection against fraud with Visa's Zero Liability Policy\* and you won't be held responsible for unauthorized purchases. Any funds taken from your account due to fraudulent use will be returned to you. So, what are you waiting for? Ask for your new Team One Visa Debit card today!

\* Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. Individual replacement fund amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify your financial institution immediately of any unauthorized use. Transaction at issue must be posted to your account before replacement funds may be issued. For specific restrictions, limitations and other details, please consult your issuer.

**CELEBRATING 25 YEARS FRIDAY NIGHT LIVE AT MORLEY PLAZA**  
5:30-9PM

2023 TITLE SPONSORS: TEAM ONE, COVENANT HealthCare, MICHIGAN ARTS & CULTURE COUNCIL, downtown

**JULY 14** Journey on the River  
FEATURING: 3RD DEGREE BLUES, THE JOURNEY  
SPONSORED BY: GARBER, WYNN

**JULY 21** Downtown Hoedown  
FEATURING: MANDI LANE & THE LOST HIGHWAY, SHERIDAN  
SPONSORED BY: THE BLUE HILL, COFFEE, WYNN

**JULY 28** Fiesta Grande  
FEATURING: LOS CHORROS, AZTECAL  
SPONSORED BY: Delta College, WYNN, WSWG

**AUG 04** Friday Night Fever  
FEATURING: COOL COUNTRY, THE BROTHER CABBAGE STORY  
SPONSORED BY: WYNN, WYNN

**AUG 11** Rollin' on the River  
FEATURING: LAURE AND THE LETTIES, BAYOU COUNTY  
SPONSORED BY: Ascension St. Mary's, WYNN

**AUG 18** Motown Music Fest  
FEATURING: SOUL STREET, PRINCE S  
SPONSORED BY: wildfire, WYNN

For more information contact Positive Results Downtown at (989) 753-9168 [www.prideinsaginaw.com](http://www.prideinsaginaw.com)

## \$SAVE TO WIN®

Savings with Benefits and \$5,000 in Quarterly Prizes!

Save to Win is our free prize-linked savings program that rewards Members for contributing to their own savings account. Just open a 12-month Save to Win share certificate with at least \$25, and you'll be entered to win monthly and quarterly prizes. In addition to gaining regular interest on your savings, each additional deposit of \$25 gives you more chances to win! Members can now earn up to 100 entries per month, so the more you save, the more chances you have to win.

Over \$200,000 in total prizes have been given away to participating Members nationwide. Talk to a Member Service Representative to open your Save to Win account and start saving today!

## Save on travel with Team One!

Nothing says stress-free summer vacation like saving with Team One Credit Union! As a Team One Member, you can enjoy FREE access to incredible discounts from Credit Union Travel, available to credit union Members only!

Big travel plans coming up? Enjoy savings on hotels, book flights, car rentals, cruises, and more - all from one place with 24/7 support. Plus, get access to special discounts that you can't find anywhere else including Member-only rates on 1.2 million brand-name hotels worldwide.



**Head to TeamOneCU.org to learn more today!**

## Switch to eStatements to avoid paper statement fee.\*

Due to rising costs and the ability for Members to conveniently manage their accounts online, there will soon be a small fee attached to all mailed paper statements. Beginning July 31, 2023, Members will be charged \$2 monthly if they choose to continue receiving paper statements. Make the switch to eStatements to receive your statement electronically through our convenient Online Banking & Mobile App, at NO COST TO YOU!

If you already have Online Banking or our Mobile App, it's easy to sign up for eStatements - simply click "Tools" and select "eStatements" to subscribe. Don't have Online/Mobile Banking set up? Visit [TeamOneCU.org](http://TeamOneCU.org) to get started. Please reach out to us with any questions you may have through Video Banking, call 888.288.3261, email [talk2us@teamonecu.org](mailto:talk2us@teamonecu.org) or visit your nearest Team One location.

\*Members 17 and under & 65 and over are exempt from this fee. Age is based on the birthdate of primary Member.

## Impact Saginaw Kids Day



On Tuesday May 2, Impact Saginaw Area Credit Unions sponsored a trip to Dow Diamond for approximately 325 local students during School Kids Day.

Students and their chaperones from Merrill Park, Stone, Jesse Loomis, Chester Miller, and Jesse Rouse Elementary schools experienced a thrilling baseball game between the Great Lakes Loons and Quad Cities River Bandits. Even a brief rain delay couldn't dampen the spirits of the students, many of whom were visiting the ballpark for the first time. The kids were treated with a complementary lunch at the park and gifted an Impact Saginaw Great Lakes Loons t-shirt in their school colors. First Student generously donated the transportation of the students to/from the park for the event.



## Locations

### Saginaw – Main Office

520 Hayden Street, PO Box 1260  
Saginaw, MI 48606  
989.754.6575

### Bad Axe

499 Brick Street, PO Box 146  
Bad Axe, MI 48413  
989.269.9557

### Bay City

401 E. Midland Street  
Bay City, MI 48706  
989.671.0077

### Bloomfield Twp.

3120 South Blvd.  
Bloomfield Hills, MI 48304  
248.829.3956

### Caro

1130 Cleaver Road, PO Box 64  
Caro, MI 48723  
989.673.2042

### Flint

606 Stevens Street  
Flint, MI 48502  
810.239.7655

### Grandville Commercial Services and Mortgage Center

3819 Rivertown Parkway SW, Suite 200  
Grandville, MI 49418  
616.228.6396

### Owosso

1243 East Main Street  
Owosso, MI 48867  
989.723.2243

### Saginaw Township

4075 McCarty Road  
Saginaw, MI 48603  
989.799.9326

### Saginaw VA Medical Center Branch

1500 Weiss Street  
Saginaw, MI 48602  
989.754.6575

### Sandusky

625 S. Sandusky Road  
Sandusky, MI 48471  
810.648.3900

### Thomas Township

8450 Gratiot Road  
Saginaw, MI 48609  
989.781.5044

### Traverse City

1202 Veterans Drive  
Traverse City, MI 49684  
231.346.6490

### Brighton Mortgage Center

225 E. Grand River, Suite 201  
Brighton, MI 48116  
989.754.6575

### 24 Hr. Telephone Teller

800.968.7739 989.754.9699

### Toll Free

888.288.3261

### Lost or Stolen Credit Card

888.288.3261

### teamonecu.org

Team One's routing transit number is 272484470.

Your Team One deposits are federally insured by the NCUA up to \$250,000.

NCUA

SCUlink  
MICHIGAN'S CREDIT UNIONS

VISA



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



## Take advantage of Team One's low-interest home loans!

In the market for a new home? Team One Credit Union offers fixed-rate mortgages with terms of 10, 15, 20 and 30 years all across Michigan. With a team of dedicated mortgage specialists, financing will be a breeze! Plus, be sure to ask about our First Time Home Buyer, First Responder, Education Employees and Healthcare Employees Specialty Mortgage programs. Head to TeamOneCU.org to learn more!

## Drive thru at Main office closing for Jazz on Jefferson - June 7

### Attention Saginaw Main Office Members:

The Saginaw Hayden Street branch drive thru will be closed on Wednesday, June 7 at 4 PM due to road closure for Jazz on Jefferson! Please visit us inside during normal business hours for service after that time. We hope you can join us for this exciting community event!



## HOLIDAY HOURS

We will be CLOSED on **Tuesday, July 4** for Independence Day!  
*Have a safe and enjoyable weekend!*

## HISTORY COMES ALIVE 2023

Join us for a captivating Civil War-era presentation by Mark Hoerauf, Vice President of the Civil War Study Group. Taking place on August 16 at the Saginaw Main Office (520 Hayden St.) beginning at 5:30 PM, the presentation will delve into historically significant events that were taking place during the Civil War that helped shape our nation. Learn about laws that were passed that still affect us today, discover what recreational activities people enjoyed at that time, and what invention was created that we still use today!

Please RSVP to our Team One Marketing Department at 989.754.6575. Refreshments will be served.

## Additional ITMs Coming to Bad Axe and Sandusky

The highly-anticipated Caro Branch ITM installation and construction project is complete and more are coming soon to Bad Axe and Sandusky.

While ITMs work and look similar to an ATM, ITMs possess additional capabilities that make your banking experience even more seamless. During Live Support hours, ITMs allow you to connect with a Team One Representative immediately simply by pressing the "Request Teller Assistance" button. Give them a try! Now through October 31, 2023, each time you use an ITM at one of our Bad Axe, Sandusky or Caro Branches, you will be entered to win one of six \$500 cash prizes (two \$500 prizes will be awarded at each branch).\*\*

### What can you do at an ITM?

#### 24/7

- Cash or check deposits
- Balance inquires
- Cash withdrawals from any share
- Loan payments
- Transfer funds between shares
- Change Debit Card PIN

### With Live Support\*

- Account maintenance
- Ask a question
- Make an appointment
- Business services
- Online Banking support
- Mortgage payments
- Order replacement cards
- Transfer funds between accounts

**Remember**, you can use the ITM just like a drive up teller window during Live Support hours by simply pressing "Request Teller Assistance" **Monday-Friday: 8:00am – 6:00pm and Saturday: 8:30am- 12:30pm.**

\*You do not need an ATM or Debit Card during Live Support to process your transactions; however, you will need a valid driver's license, state issued ID or MemberPass verification. Please Note: Money Orders, Cashier's Checks and coins cannot be issued through the ITM. Please use the lobby.

\*\*Drawing will be held November 4, 2023. ITM transactions must be completed to register as an entry for \$500 drawing.

## #TOCUCares

Through our community initiative, #TOCUCares, Team One Credit Union supports organizations in the community that help others.

On Saturday, May 13, some of our CommUNITY Impact Team joined participants in the beautiful city of Frankenmuth for Walk MS. The walk benefitted the National Multiple Sclerosis Society which supports individuals living with MS.



## UPCOMING EVENTS SAVE THE DATES!

### Sunday, June 18 - Happy Father's Day

"Dads are most ordinary men turned by love into heroes, adventurers, storytellers, and singers of song." – Unknown

### Friday, June 23

Rock the Block free community concert in Saginaw at Jolt Credit Union Event Park

### Wednesday, September 20

Team One partners with Jolt Credit Union for the 5K Wine Run at Jolt Credit Union Event Park

