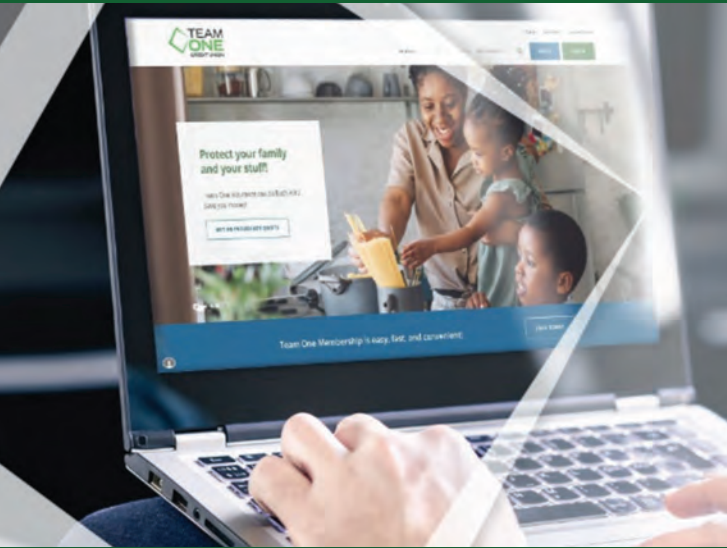




FEBRUARY IS NATIONAL BLACK HISTORY MONTH



Our New Website is LIVE!

New features and enhanced navigation are just a few of the exciting improvements now available. Check it out at teamonecu.org.

MemberPass Express Now Available!

Excellent Member service and protection of your personal information are extremely important to us. Therefore, we are pleased to introduce MemberPass Express to our Members as a secure way to control and prove your identity with us. The new MemberPass Express offers a secure, app-less experience through SMS text message verification. Here are a few of the benefits:

- Safe and Secure verification process
- Fast hassle free verification option
- No need for photo ID or multiple verification questions
- Member verification for transactions in 30 seconds or less
- Designated MemberPass phone number to reduce risk of fraud

The next time you interact with a Team One representative, they will ask if you want to enroll in MemberPass Express. If you agree, you will receive a text message with a link. Simply click the link to confirm enrollment. Once you're enrolled you'll be sent a link to confirm your identity. Then simply click on that link to verify that it's you. It's that easy!

*By enrolling in MemberPass Express you are opting in to receive text messages from Team One Credit Union. If you wish to opt out of text messages, you will need to submit a request to unenroll in MemberPass Express.

Home Equity Line of Credit with No Closing Costs!



Need a new roof? Washer and dryer? Bathroom upgrade? Have you been wanting to make repairs and upgrades but don't think you can afford it?

Our Home Equity Line of Credit has a rate lower than most credit cards and no closing costs! Apply today and get the money you need to make the changes you want! See Team One for all the details.

*There is a \$100 application fee, a \$50 annual fee and a \$300 early termination fee if closed within 36 months of account opening.

Debts Piling Up? Consolidate and Save!

Start the New Year off by saving money with a Team One Debt Consolidation Loan. With great low rates, use it to pay off higher rate debt and consolidate your payments into one easy to manage payment. In many cases, by consolidating debt, you can pay loans off sooner, lower your monthly payments and save money.

You choose the term that works best for you:

- As low as 8.74% APR* up to 36 Months
- As low as 9.49% APR* 37-60 Months
- As low as 10.49% APR* 61-84 Months for Loans over \$15,000

Plus, apply your Relationship Rewards and reduce your best rate up to 1% APR. Your discount is based on the number of products you have with us. For each qualifying product** you have with us, you will get a .25% APR reduction up to 1% APR.

Apply today!

*APR = Annual Percentage Rate. Rate listed represents our best rate and is based on credit history. Other rates and terms available. Rates are subject to change without notice. See Team One for details.

**Qualifying products for Relationship Rewards Loans include: Active Debit Card with Checking Account, Active Visa Credit Card, Consumer Loan (2 Consumer Loans only count as 1 product, not 2), or a Home Loan product (Mortgage or Home Equity). Maximum Relationship Rewards Discount = 1.00% APR. Discounted rate not available on Home Loans (Mortgage or Home Equity), Credit Cards, Fast Cash or Auto Loans financed at a dealership, the Grand Whatever Loan, Business Loans, and CD/Share Secured loans. See Team One for complete details.



Get the Home and Auto Insurance You Need and the Savings You Deserve

As a Team One Member, you now have exclusive access to special discount savings on your insurance needs through Team One Insurance Services. Team One Insurance Services is a wholly owned subsidiary of Team One Credit Union and a brand-new insurance agency offering Members coverage on the things that matter most.

Whether it's Home, Auto, RV or Renters insurance, Team One Insurance Services can make sure you have the protection you need with the special Member savings you deserve. We compare rates at over 40 carriers to get you the best rate, so you don't have to.

Getting started is easy. You can get an online quote in minutes or give us a call to speak with a licensed insurance expert. Start an online quote at teamonecu.insuranceaisle.com or call 989.318.5524 today!

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.



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

Important Tax Refund Information

Per IRS guidelines, any income tax refunds coming in via ACH must be deposited into an account bearing the name on the income tax refund. Also, when providing your account number on your tax forms or other forms for ACH, please use your MICR number, not your Member number. All direct deposits must be coded with the MICR number And Team One routing number. Doing this will ensure more timely, efficient posting to your account.

You can find your routing number and savings or checking MICR number by logging into your Team One Online Banking account and clicking on your savings or checking account and then clicking on the Account Details tab. You can also find them on the bottom of each check. There will be three groups of numbers: the 9 digit Team One Credit Union routing number #272484470, your MICR number, and the check number (from left to right respectively). If you have any questions regarding Team One's routing number or your account MICR numbers, please contact us at 888.288.3261.

HOLIDAY HOURS

Monday, February 20

CLOSED - Presidents Day

Interactive Teller Machines Are Quick and Convenient

An Interactive Teller Machine (ITM) is like an ATM but even better because it can perform many more transactions plus provide live assistance if requested. Simply touch the screen to start your transaction or press the HELP button to speak to a Live Support Representative, Monday through Friday from 8:00am to 6:00pm and Saturdays from 8:30 am to 12:30 pm.

New! We have been updating our ATM machines with additional features for member convenience. These existing machines now have many of the functions of an ITM.

Remember, you can use the ITM just like a drive up teller window during Live Support hours by simply touching the screen and pressing "HELP" to speak to a Team One Representative.

*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 or state issued ID unless verified using MemberPass.

Please Note: Money Orders, Cashier's Checks and coin cannot be issued through the ITM. Please use the lobby.

Skip-A-Payment* For Extra Cash

Looking for a quick, easy way to get some extra cash in the New Year? With our Skip-A-Payment* program, you can skip your eligible Team One loan payment(s) up to two times per year. Use the money for holiday bills, an upcoming vacation or just enjoy the extra cash from not having to make your monthly payment(s).

There is a \$35 processing fee for each skipped loan. Easily apply at teamonecu.org to skip your next payment.

*Finance charges continue to accrue during the skipped payment period. Qualifying loans to be skipped must be current. Please note that First Mortgages, Second Mortgages, Home Equity Loans, Credit Cards, Fast Cash, Line of Credit, Commercial or Business Loans and any loans disbursed within the last 90 days are not eligible for this offer. Membership account must be open for at least one year to be eligible for skip a payment. A \$35 processing fee will be assessed for each postponed loan. Each loan may only be postponed twice per year. (Members can have one in any six month period, but no more than two in a twelve month period.) See Team One for additional information and disclosures.



HURRY! SCHOLARSHIP APPLICATION Deadline is February 10th!

Each year Team One provides over \$17,000 to local high school seniors for their college or trade school education. If you are a high school senior, we encourage you to apply for a Team One Scholarship. In addition to scholarships to colleges and universities, scholarships are also available for those attending trade schools.

To be eligible to apply for all Team One Scholarships, applicants need to be or need to become a Member of the credit union. Scholarship applications are now available online at saginawfoundation.org. The deadline to return completed applications to the Saginaw Community Foundation is February 10, 2023. For more information, please call 989.755.0545.



SAVE MONEY. ACE TAX SEASON.
Enjoy the perks of being a Team One Member.

Get a head start on your taxes and take advantage of Member discounts that make filing your taxes easier.

TurboTax File taxes your way with America's #1 tax prep provider. Whether you choose to hand off your taxes, get help from experts or file on your own, TurboTax always guarantees your maximum refund. Members enjoy up to \$15 off TurboTax federal products when you sign up or log in using the link below.

H&R Block Get help from tax experts so you can get the biggest refund possible - guaranteed. New clients save \$25 on in-office tax prep services from a tax professional. Returning clients of H&R Block get Tax Identity Shield® for FREE [\$35 value].

Visit teamonecu.org to get started.

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



Safe Deposit Box Fee

If you have a Safe Deposit Box, the fee will be automatically deducted from your account on February 15. Please be sure that the funds are available. Thank You!

#TOCUCares

Team One Credit Union proudly supports organizations in the community that help others.

Through our community initiative, #TOCUCares, Team One is proud to continue our support of Bridge The Gap and honored to sponsor one of Bridge The Gap's Cadets to the Delta College Police Academy.



Pictured here: Police Cadet graduate, Iesha Chamness, and Bridge the Gap Board members which includes Team One's own, LaTaya McDonald.