Back to School

No doubt, the 2020-2021 school year looks different this Fall. All of us at Team One would like to wish the teachers, staff and students all the best as the new school year starts.

Please remember we have Teacher Grants available that teachers can request on our website. Additionally, high school seniors can apply for one of our many scholarships located at teamonecu.org. Please remember we have Teacher Grants available that teachers can request on our website. Additionally, high school seniors can apply for one of our many scholarships located at teamonecu.org.

Are you considering starting a Trust? Do you have questions about your Will or Estate Plan? If so, we have the expertise you need to navigate these important and complex issues. Sherry Desrosiers has more than 30 years of experience helping individuals and families establish a strong financial plan for the future. If you are interested in learning more about Revocable and Irrevocable Trusts, Special Needs Trusts and Custodial Accounts, IRAs and Charitable Trusts and Fiduciary Services, call Sherry today at 989.921.6460 to schedule an appointment and receive personalized solutions that fit your needs.

Trust Services:
- Revocable and Irrevocable Trusts
- Special Needs Trusts and Custodial Accounts

Accounts:
- Individual Retirement Accounts
- Charitable Trusts

Fiduciary Services:
- Estate Administration
- Personal Representative
- Agent for Fiduciary
- Co-Trustee Services and Conservatorships
- Veteran’s Accounts

Investment Services:
- Investment Management
- Special Asset Management
- Financial Planning

Whether your financial needs are simple or complex, please call Sherry at 989.921.6460 for more information or to set up an appointment.

Trust and Estate Services Available!

4.9% APR FOR LIFE!*  

Here’s a great money saving offer you won’t want to miss! Right now, when you transfer your higher rate credit and department store cards to your Team One Visa, you’ll get 4.9% APR for LIFE on the transferred balances!*  

Don’t delay, transfer those balances today! You could save hundreds of dollars in interest by taking advantage of our 4.9% APR for life balance transfer offer! It’s quick and easy to transfer balances and get 4.9% APR for LIFE*, simply apply online through online banking, in person or call us at 989.754.6575. Don’t have a Team One Cash Back Visa yet? Switch, Save and See... why Team One’s Cash Back Visa Card is Michigan’s credit card of choice! Plus, you can earn cash back on purchases with our Cash Back Visa! Hurry, this great offer is for a limited time—call us today!  

*APR=Annual Percentage Rate. 4.9% APR is valid until the entire balance is paid in full and only applies for balances transferred from another financial institution. A balance transfer rate of 3% or 2% of each transfer, whichever is greater, will apply. If you are 60 days delinquent and receiving a 0% introductory balance transfer rate, this rate may automatically revert to the originally disclosed rate. APR for purchases will remain at the originally disclosed rate.

Team One Credit Union — One Goal—Putting Our Members First  

Our utmost priority is the safety of our Members and staff along with the security of our Member’s financial information. To help our staff keep your information secure, please be prepared to present identification for all transactions. We may ask you for identification and to briefly remove your mask, sunglass and hat to verify your identity while safeguarding your account.

Thank you for your Membership, your cooperation in wearing a face covering and showing your identification when conducting transactions.

Lobby Transactions, Member Service, Drive Thru and Call Center Available  

We are eager to continue providing the exceptional financial service and assistance that you have come to expect from your credit union with your safety in mind. All of our branch offices are open for lobby teller transactions—with a maximum capacity limit of 5 Members permitted inside the building at one time. Member Services will continue to be available by appointment only. To schedule an appointment with one of our friendly Member Service Specialist, please call 888-288-3261.

Face coverings are required inside the branch. Please be aware of our mandatory “Stay Safe” guidelines which can be found at: https://www.teamonecu.org/message-covid.php

Please note the following credit union service delivery availabilities:

- Branch Lobby service is open with capacity limits of 5 members at a time
- Drive-thru hours are 8:00 am to 5:00 pm Monday through Thursday, 8:00 am to 7:00 pm on Fridays, and 8:00 am - 12:30 pm on Saturdays*
- NEW! Expanded Call Center Hours are 7 am to 11 pm on Monday through Friday, and Saturdays 8:30 am - 5 pm. Sundays and Holidays (excluding Thanksgiving Day and Christmas Day) are from 9 am - 5 pm. The Call Center phone number is 989.754.6575 or 888.288.3261.
- 24hr Phone Banking is available at 800.968.7739
- ATMs and ITMs are open

You can access our free digital services including Online and Mobile Banking which are available 24/7 to access your account information, make transfers, pay bills and deposit checks. If you haven’t already done so, you can download our Team One app for free in both the Apple Store and the Google Play Store.

For information regarding accessing your accounts remotely and for any updates regarding Team One’s services and hours during this time, please visit teamonecu.org.

Thank you for your membership and please stay safe.

Use the Drive-Up ITM and you could win $100!  

An ITM (Interactive Teller Machine) is a convenient and easy way to pull up transactions on your account, cash checks, transfer funds, make deposits, pay your loan and more.

Now for a limited time, when you use one of our convenient drive-up ITMs for your transactions, you will automatically be entered to win one of our ten $100 cash prizes! Simply touch the screen to start your transaction or press the help button to speak to one of our friendly Member Service Representatives.

Not sure how the ITM works? Visit teamonecu.org/itm.php to view a quick, informative video.
The importance of supporting our Police Officers & Local Businesses in the midst of changing times is needed now more than ever.

As a Thank You to our local law enforcement we recently provided gift cards to officers at the Flint Police Department for Churchill’s in Flint and Jersey Mike’s to the Bloomfield Township Police Department. Team One Credit Union appreciates each of our local officers and thank them for all that they do within the wonderful communities in which they serve.

Sarah Parker, Bloomfield Township Branch Manager and Jim Buick, Team One Mortgage Originator delivering gift cards to Bloomfield Township Officers

#TOCUCares.
Visit teamonecu.org and our Team One Facebook page to see how your credit union is helping the community.

Take Steps Now Toward a Successful Financial Future

Let’s face it, life would be a whole lot easier if someone would just give you a million bucks! Unfortunately the chances of that happening are, well... nearly zero.

That means you’ll need to take steps now to develop saving and spending habits that will help you have a successful financial future such as:

- The importance of having an emergency fund
- Learning how to live within your means
- Investing for long-term goals
- Using credit wisely

Even though your chances of becoming an instant millionaire may be slim, you can still manage your money like one. We have two great products that can help:

- Savings Account
- Money Moves Share Certificate

We provide the information and tools needed to help you build a stronger financial future. Money Moves includes short educational video modules that provide useful information to make the right Money Moves! Just create a log in, click on a playlist and start learning how you can take charge toward a more confident financial future.

**MONEY MOVES SPECIAL DRAWING!**

In addition to gaining important financial education, individuals between the ages of 18-27 who register and complete the Money Moves “Mastering Life’s Financial Journey” playlist by Oct. 31, 2020, will be entered into a drawing to win one of ten $50 gift cards. Be sure to register to be entered into the drawing.

Visit TeamOneCU.org and click on the Money Moves tab at the top to get started.

Open a 12-Month Save to Win Share Certificate with at least $25. Then, make deposits into your Save to Win account each month. Every $25 deposit earns you an entry into the drawings, up to 10 entries per month. Cash prizes ranging from $25 to $3,000 are awarded monthly and quarterly. For more information, visit teamonecu.org/savetowin.php

Get your MCULLAF Grand Raffle Tickets here for a Chance to win $20,000!!

For a $5.00 contribution to support Michigan Credit Unions’ political action efforts you could be the winner of: $20,000 CASH or $20,000 towards the price of a new Ford Mustang or a GMC Sierra 1500. There will be a 2nd place prize of $5,000 and TEN 3rd place winners each getting $1,000. Grand Raffle tickets can be purchased at all Team One branches excluding Grandville and Brighton.

Thank you!

*For official rules and information, please visit www.mcul.org.

More credit cards to families in our community.

**Are you in the Market for a New Home Loan?**

When it’s time to buy a home or refinance your current home from another financial institution, be sure to give the mortgage experts at Team One a call. With terms up to 30 years, low closing costs and a fast approval process, we can get you moving into THE HOME OF YOUR DREAMS!

That’s right, now is the time to lock in your low rate and start looking for your PERFECT HOME! Our Mortgage Specialists will guide you every step of the way and make the process easy! Meet our Mortgage team online at teamonecu.org or call us today at 888.288.3261.

HOLIDAY CLOSING

We will be CLOSED on Monday, September 7 Have a safe and enjoyable Labor Day.