

YOUR TRUSTED FINANCIAL PARTNER

Give a Hoot About
Saving™



CREDIT UNIONS CELEBRATE YOUTH™

April is YOUTH MONTH at TruNorth Federal Credit Union! Join us in celebration all month long.

Help us reach our National Youth Savings Challenge goal of \$10,000!

Stop by any of our locations during the month of April to make a deposit into a youth account & be entered to win awesome giveaways! You could win a youth t-shirt, a color changing cup, and a coin purse!* There will be one lucky winner each day—the more you save, the more chances you get.

All savers are as wise as an owl – but every saver is UNIQUE.

What kind of saver are you?

Participate in our grand prize drawing to give a HOOT about saving this April!

To enter:

- 1) Visit our website, facebook page, or any of our branches to pick up your entry form.
- 2) Post your entry on TruNorth's facebook page. (Don't worry; the instructions on your entry form will be very clear!)

YOU COULD WIN a huge plush owl chair or \$100 cash!

Stay tuned for more info on TruNorth's Youth Month. Follow us on facebook for more information.

Visit our website for Youth Month updates!

*No deposit necessary. Please visit our website at trunorthcu.org to enter.

CREDIT UNION HOURS

Main Office

Drive Up: Monday - Friday
7:00 a.m. - 7:00 p.m.

Lobby: Monday - Friday
8:30 a.m. - 6:00 p.m.

Drive Up/Lobby: Saturday
9:00 a.m. - 4:00 p.m.

Branch Offices

INSIDE REPUBLIC TOWNSHIP HALL

Monday & Wednesday • 9:00 a.m. - 5:00 p.m.

Friday • 10:00 a.m. - 4:00 p.m.

Tuesday & Thursday - Closed

INSIDE WALMART, U.S. 41 MARQUETTE

Monday-Friday • 8:30 a.m. - 7:00 p.m.

Saturday • 9:00 a.m. - 4:00 p.m.

Sunday • 10:00 a.m. - 2:00 p.m.

DEPOSIT RATES

	Rate	APY
Regular Savings	0.15%	0.15%
Checking	0.00%	0.00%
Money Market	0.20%	0.20%
Share Drafts	0.00%	0.00%
Christmas Club	0.15%	0.15%
Vacation Club	0.15%	0.15%
I.R.A.	0.95%	0.95%
Kirby/Claim Your Youth	5.00%	5.09%
\$500.01 and over	0.15%	0.15%
Save to Win	0.15%	0.15%

(see us for details)

Certificates:

6 month	0.25%	0.25%
12 month	0.40%	0.40%
24 month**	0.70%	0.70%
36 month**	0.90%	0.90%
60 month**	0.95%	0.95%

**Option to increase the rate one time during the term of the Certificate of Deposit if the credit union's rates increase.

Annual Percentage Yield (APY) indicates actual interest earnings provided the entire CD balance and all dividends earned remain on deposit for 12 months.

Rates as of 3/21/17 and subject to change.

Traveling? Plan on bringing your debit or credit cards?

Before you go:

Check your card to make sure it won't expire. Additionally, don't forget to confirm your credit limit and/or account balance.

Jot down your credit and debit card numbers, as well as your card issuer's phone number, just in case.

Make sure you remember (but don't write down) your card PIN.

Let US know about your trip before you leave so unfamiliar transactions aren't flagged as suspicious.

2017 Annual Meeting



More than 250 members attended the credit union's annual meeting on Saturday February 4. Robyn Lucas, Sue Heliste, and John Wallace were elected to three year terms on the Board of Directors.

Those in attendance enjoyed a delicious meal catered by Mama Russo's and dancing to the music of Shotgun Kelli.

Big changes this year at the main branch!



You may start to notice signs of construction at our main branch in Ishpeming. The branch is getting an updated look. We'd like to thank our members in advance for their patience during our remodel!

OUR CREDIT UNION HAS MANY OPPORTUNITIES TO VOLUNTEER!

Want to get more involved with your credit union? Looking for an opportunity to give back to your community? Consider joining one of our credit union's committees!

Supervisory Committee

The Supervisory Committee functions as watchdogs for our members. The committee is appointed by the Board of Directors. The committee meets 6-8 times per year. They hire an auditing firm to complete a supervisory audit, conduct verifications of members' accounts, mails verification of closed account letters, and conduct cash counts on tellers. **Do you want to make sure your credit union has a spotless record? Join the Supervisory Committee!**

Education Committee

The Education Committee meets 3-4 times per year to plan educational events for credit union members on a variety of topics. The committee provides direction for the credit union's youth clubs. The committee also helps management identify education needs to be addressed in newsletters, staff training, media ads and through other avenues. **Do you want your credit union to offer more educational opportunities? Join the Education Committee!**

Personnel Committee

The Personnel Committee meets 2 to 3 times per year to review and recommend significant changes to the credit union's Personnel Policy. The committee also meets as required by the credit union's Grievance Policy. **Do you want to ensure that the CU's employees stay centered on serving you? Join the Personnel Committee!**

Investment/Asset Liability Management (ALM) Committee

The Investment/ALM Committee meets quarterly and ensures that the credit union's investments and assets are being managed responsibly. ALM is the process of evaluating balance sheet risk (interest rate and liquidity risk) and making prudent decisions, enabling a credit union to remain financially viable as economic conditions change. The ALM Committee is among the most important committees in the credit union and has representation from all areas of the credit union and the board. **Do you want to ensure that your credit union stays financially strong? Join the Investment/ALM Committee!**

Interested in volunteering? Get more information by contacting our General Manager, George Isola, at gisola@thecu.net or (906) 485-5563.

LOAN RATES

Loan Rate Discount

Save .25% with Automatic payment on your loan. Loan rates are reduced by .25 if your loan payment is made by automatic transfer from your savings or checking account. This discount applies to all loans except VISA, Student Loans, Home Equity and Mortgage.

Loan Rates shown are already reduced by the .25%

Signature - Any Purpose Loan

36 month term	7.90%	Maximum \$25,000
60 month term	8.90%	Maximum \$25,000
72 month term	9.90%	Maximum \$25,000
Single Payment Note	15.00%	
VISA - No annual fee	11.90%	Maximum \$20,000

New Vehicles (No Down Payment Needed)

36 month	2.30%
48 month	3.30%
60 month	3.40%
72 month	4.30% (\$15,000 +)
84 Month	4.80% (\$40,000+)

Maximum vehicle terms:
New vehicles (15,000+) Up to 72 month financing

Used Vehicles (No Down Payment Needed)

36 month	2.30%
48 month	3.30%
60 month	3.40%
72 month	4.30%
84 month	4.80% (classic/antique)

Maximum vehicle terms:
2009 and newer models Up to 60 month financing
2008 & older models Up to 48 month financing

New RVs, Boats, Motorcycles, Campers (No down payment needed)

36 month	2.30%
48 month	3.30%
60 month	3.40%
72 month	4.30%
120 month	5.49% Fixed (\$30,000+)

Up to a 10 year loan term on new and used RVs or boats. Rate is the same as new or used 60 month loan with a balloon payment after 60 months.

Used RVs, Boats, Motorcycles, Campers (No down payment needed)

36 month	2.30%
48 month	3.30%
60 month	3.40%

Home Equity Credit Line

Revolving **3.9%** Introductory Rate for 36 months
6.00% Variable rate (Prime Rate + 0)

Share Secured

0.95%	for up to 36 months
2.95%	any terms up to 72 months

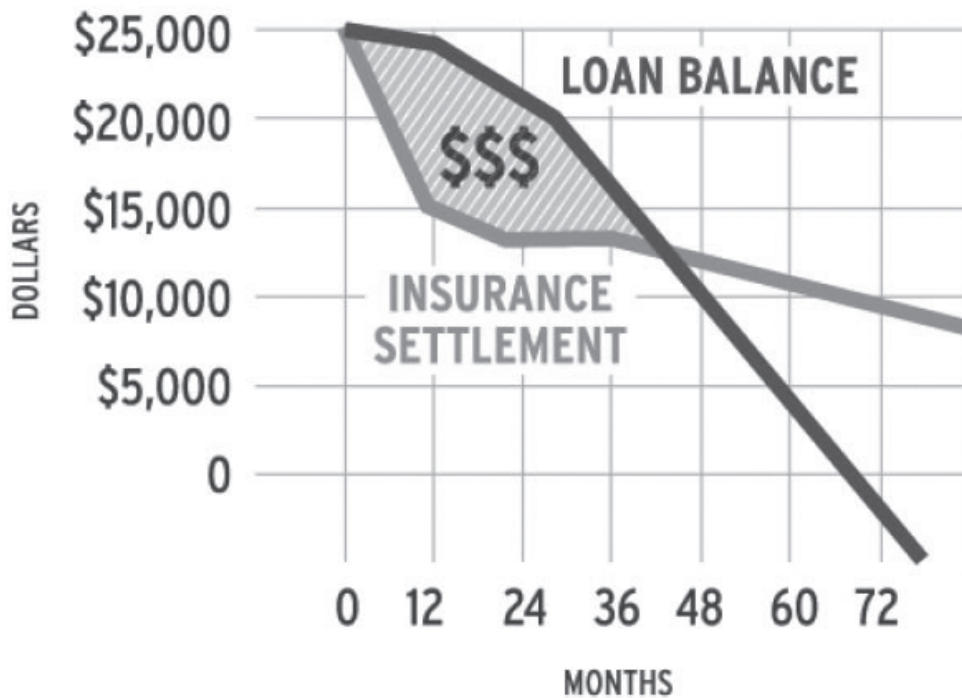
Mortgage (any term up to 30 years)

Down Payment	20%
1 yr adjustable	3.75%
3/27	3.90%
5/25	4.25%
66 months balloon	4.75%
30 yr fixed	call for current rate

Fixed Rate Secondary Market Mortgages, call for current rate.

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IS THAT BRAND NEW TRUCK PROTECTED?



We all know that vehicle insurance is mandatory and that it's in our best interest to protect our vehicles. But have you considered protecting your vehicle **loan**? Your credit union offers a range of products to ensure that your loans with us are protected.

- **Credit Life:** This insurance protection pays off your loan in the event of your passing. If you're holding collateral, like a brand new Ford F150, that truck becomes an **asset** for those you leave behind, rather than an obligation that they may have to pay using any other life insurance settlements you may have.
- **Credit Disability:** This pays your loan payment for you in full if you're unable to work due to sickness or injury. Did you know that most employers pay about **60% of your take-home pay** if you become temporarily disabled? Credit Disability means you don't have to worry about making that \$450 loan payment on reduced income.
- **Gap Plus:** Most vehicles lose their value the second they're driven off the lot. That F150 could be **worth up to 22% less** after the first year. If you total your truck, and your insurance company settles for \$20,000 but you still owe \$25,000 on your loan, you'll need to come up with \$5,000 – unless you have GAP Plus protection. GAP pays the difference between your settlement and deductible and loan balance, and even gives you \$1,000 toward your next vehicle financed with us.

Want to make sure your loans are protected? Give our lending department a call today at (906) 485-5563.

