

YOUR TRUSTED FINANCIAL PARTNER

Join us in a weeklong celebration for

# INTERNATIONAL CREDIT UNION DAY

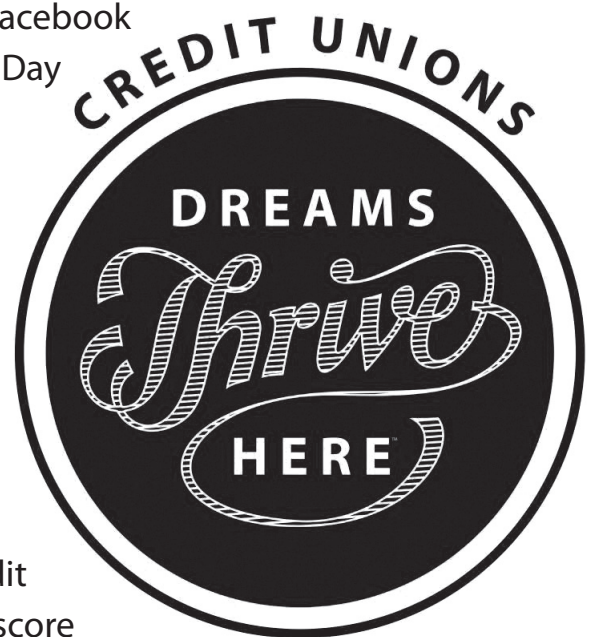
Thursday, October 19<sup>th</sup>

To stay up to date with our celebration plans, visit our facebook page "TruNorth Federal Credit Union" as International CU Day approaches!

In 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "**Dreams Thrive Here.**" It's meant to serve as a reminder of how effective credit unions like TruNorth Federal Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service; it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.



## 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 9/21/17 and subject to change.

## Our fees are changing.

To ensure we can better serve our members, TruNorth has reassessed our fee structure and made some important changes. These changes will be effective December 1st, 2017.

Checking	
Monthly service charge	None
Overdraft returned	\$25
Overdraft paid	\$25
Account negative > 30 days	\$25
Stop payment (Draft or ACH)	\$15
Check/Draft copy	\$2
Overdraft transfer	None

ATM	
Deposits	Not available
Withdrawals	No charge
Transfer	No charge
Overdraft	No charge
Replace lost card	\$2

VISA Credit Card	
Over the limit	No charge
Late payment	\$25
Replace lost card	\$2
Payment returned NSF	\$25
VISA gift card	\$2
VISA travel card	\$5

Wires	
Outgoing	\$30
Outgoing foreign	\$50
Incoming	Free
Wires to federal reserve	\$30

Loans	
Reverse loan payment	\$25
Loan payment returned NSF	\$25
Loan modification	\$25
Loan subordination	\$150

Safe Deposit Boxes	
5x3 inches	\$15
5x5 inches	\$20
10x3 inches	\$25
10x5 inches	\$30
10x10 inches	\$40
Lost key	\$10
Drilling (both keys lost)	\$140

All Accounts	
Early account closure within 6 months of opening	\$25
Bad address	\$5/month
Dormant account	\$5/month
<small>** an account is dormant if, for 18 months, there have been no deposits, withdrawals, no active loans, IRAs, or certificates.</small>	
Reopen closed membership	\$25 (within 6 months)
Deposited check returned unpaid	\$3/item (\$3 max per day)
Account research	15 minutes free; \$20/hour
Transaction copies	\$1 per page
Money order	\$1
Certified check	\$2
Rolled coin	2 free per day; \$0.10 per roll
Loose coin (member)	5% of coin total over \$200
Loose coin (nonmember)	15% of coin total
Photocopies	5 free per day; \$0.25 per copy
Fax	\$1 per page
Garnishment, Levies, Executives	\$30
Phone Transfers	\$2
Notary (non-member)	\$10
ACH origination	\$30

# How to Avoid the Phone Transfer Fee

We offer a wide range of self-service options for members to transfer money within accounts.

## For TRANSFERS IN YOUR OWN ACCOUNT, you can:

- Use the Class Line service.
  - By calling 485-4444, you can access an automated system that allows you to check your balances, transfer between accounts, and even check if drafts have cleared.
  - To access, you must call our office to set up a four-digit PIN#.
- Use Home Teller.
  - Log in to Home Teller at [trunorthcu.org](http://trunorthcu.org). You can view your balances, transfer between accounts, and view past transactions.
- Use our mobile app.
  - Enroll in mobile services through Home Teller.
  - Visit the app store on your phone and search "TruNorth" to download our mobile app.
  - You can view balances, transfer between accounts, and view past transactions.

## For TRANSFERS TO OTHER MEMBERS at TruNorth, you can:

- Set up automatic transfers.
  - If you transfer the same amount to the same person regularly, we can set up an automatic transfer to happen on your account. Please give us a call at (906) 485-5563.
- Use Home Teller.
  - Under "User Profile, User Preferences," you can share your account with other members of TruNorth.

- PLEASE NOTE: This does NOT mean that the person you are receiving money from can view your balances or transactions. (See above.) Members can choose which permissions to allow, including viewing balances, account history, etc.
- Use PopMoney.
  - Under Bill Pay in Home Teller, members can enroll in PopMoney. To send money to someone else, all you need is an email address, a cell phone number, or (for a faster transfer) an account number and routing number.
- Use the mobile app.
  - Members enrolled in PopMoney can use the mobile app to transfer money.
- Send a check, money order, or visit one of our branches in person.

MORE ⇨

## 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	<b>7.90%</b>	Maximum \$25,000
60 month term	<b>8.90%</b>	Maximum \$25,000
72 month term	<b>9.90%</b>	Maximum \$25,000
Single Payment Note	<b>15.00%</b>	
VISA - No annual fee	<b>11.90%</b>	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%
84 month	4.80%
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%
72 month	4.30%

### 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)

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

Fixed Rate Secondary Market Mortgages, call for current rate.

*Rates as of 9/21/17 and subject to change.*

## How to Avoid the Wire Transfer Fee

To avoid paying the \$30 outgoing wire transfer fee, TruNorth offers account-to-account transfers through our free online Bill Pay service.

### **For TRANSFERS TO YOUR OWN ACCOUNT at another financial institution:**

1. Enroll in Home Teller.
2. Click on the tab "Bill Pay" to enroll.
3. Click on "Transfer Money" and "Add an Account" to establish the other financial institution.
  - a. Bill Pay will send a test deposit to your other financial institution. When you see the test deposit, log back in to Bill Pay and enter the amount. This will establish your ownership of the second account.
4. A \$2.00 transfer fee will apply.

### **For TRANSFERS TO ANOTHER INDIVIDUAL:**

1. Enroll in Home Teller.
2. Click on the tab "Bill Pay" to enroll.
3. Click on "PopMoney" to enter payment information.
  - a. Payments can be transferred with the recipient's email address, cell phone number, or account/routing number.
4. Please note – a fee will be assessed depending on the dollar amount.

## Holiday Hours

### CLOSED

- Monday, October 9  
Staff Training
- Thursday, November 23  
Thanksgiving
- Sunday, December 24  
Christmas Eve
- Monday, December 25  
Christmas
- Monday, January 1  
New Years

## Member Notification Regarding VISA Account Updater (VAU)

In an effort to better serve our members, TruNorth FCU VISA Credit/Debit Cards will automatically be enrolled in the VISA Account Updater (VAU) beginning in October 2017.

### What is the VISA Account Updater (VAU) service?

VAU is an account updating service to help facilitate uninterrupted processing of your recurring payments that use your TruNorth FCU VISA Credit/Debit Card information. When your TruNorth FCU VISA Credit/Debit Card(s) expire, or are lost or stolen and new cards are issued, the VAU service may update relevant card data (card numbers and expiration dates) to appropriate merchants that par-

ticipate in VAU. The service provides updates to a VISA database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments.

If you would like to opt-out of the VAU service, please complete a VISA Account Updater Service Opt-Out Request Form

and return it to the credit union. The form can be downloaded at [www.trunorthcu.org/VISA](http://www.trunorthcu.org/VISA) or picked up at any of our offices.

If you have any questions regarding the VAU service, or would like an opt-out request form mailed to you, please contact the credit union at (906) 485-5563 or toll-free at (877) 694-2328.

