

Spring
2020

IN THE VAULT

Board of Director Approved Dividends

Payable 3/31/2020

Regulars Shares - 0.25% APY

Money Market Shares - 0.50% APY

IRA Share - 0.75% APY

T&I Announces Covid-19 Relief Program pg. 2

Covid-19 Safe Practices pg. 2

ANNUAL MEETING UPDATE

Meeting rescheduled to April 15, 2020

T&I Credit Union's 64th Annual Meeting has been rescheduled to April 15, 2020 at the Credit Union's office at 600 N. Main Street in Clawson, MI. Please note: there will be no Board of Directors election this year, as no nominations were received. If the coronavirus situation warrants and the meeting must be rescheduled again, you will be contacted by email by the credit union.



OFFICE TO CLOSE AT 4 PM
4:00 PM LIGHT BUFFET
4:30 PM BUSINESS MEETING



T&I Credit Union

600 N. Main Street
Clawson, MI 48017
(248) 588-6688

Toll-free 1-800-338-3908
Fax (248) 588-6437

ticreditunion.org

NOTE FROM THE CEO KATHY KARNER



Coronavirus update

DEAR MEMBERS,

AS WE CONTINUE TO MONITOR the Coronavirus outbreak, we are taking every measure to ensure the safety & health of all members and staff, while also continuing to provide the exceptional financial service/experience you have come to know.

THAT BEING SAID, we have decided in order for us to best serve our community, while also protecting the health and safety of our members, **we will be transitioning to drive-thru & appointment-based meetings with members until further notice.** We ask that members who need a service that cannot be performed through the drive-thru such as a loan, access to their safety deposit boxes, or other financial actions please call in advance to make an appointment. An appointment can be made by calling (248) 588-6688.

IN ADDITION to drive-thru and appointment-based services, we would also like to remind everyone of our full-service online banking experience, our mobile app, and the 55,000+ Allpoint Surcharge ATMs that can be found all over the country. These tools can provide ways to make check deposits, pay bills, withdraw money, and manage your accounts from the convenience of wherever you are.

WHILE THIS WAS NOT AN EASY DECISION to make, we feel it is in the best interest of our members and staff to take this additional precaution during this unprecedented time. Although we will only be physically accessible by drive-thru or appointment, this does not change our drive and determination to help our members and the communities we reside in. We will still be here during our normal hours to assist you over the phone or to set up an appointment to meet in person.

WE APOLOGIZE FOR THE INCONVENIENCE this may cause anyone and we truly thank you for your cooperation, understanding, and continued support during these uncertain and trying times.

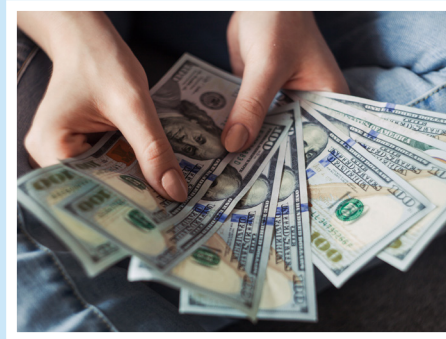
WE WISH, HOPE, AND PRAY for the continued health and well-being of all our members, staff, and their families and we look forward to seeing everyone again, very soon.

NCUA

COVID-19 Relief Program

Covid-19 Safe Practices

If you or a loved one has been affected by COVID-19 and find yourself unable to work due to illness, temporary work closure, or other reasons connected to the coronavirus, please contact us! Our team has worked tirelessly to create a response plan for our members and community to help relieve the stress of potential financial burden during this unprecedented time.



What we need:

- Must be able to show job or ability to work at job that has been affected from COVID-19 by one of the following means:
 - Proof of working in an industry that was shut down (current pay stub would suffice.)
 - Letter of acknowledgment from employer
 - Proof of illness preventing ability to work
- Must be able to show you were gainfully employed prior to this event.
- Must provide an itemized list of monthly expenses so we can determine the amount needed to assist you through the next two months
- If hours have been cut, you need to provide:
 - Last pay stub with full amount of hours
 - Current pay stub with cut hours



- Use online or mobile banking to manage accounts, make transfers, pay bills, deposit checks, and more!
- Use hand sanitizer after using ATMs to withdraw money.
- Use debit cards to make cash transactions instead of cash itself.

The CDC also recommends:

- Avoid close contact with people who are sick (6 feet rule).
- Avoid touching your ears, nose, and mouth.
- Stay home when you are sick.
- Clean and disinfect frequently touched items.
- Cover your cough and/or sneeze and dispose of properly
- Wash your hands after coughing, sneezing, blowing your nose, and before eating.

More money in your pocket, thanks to T&I Credit Union and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of T&I Credit Union, you can get discounts and rewards that include:

Sprint

- » Credit union members earn \$100 in cash rewards for each new line activated (up to 2 lines)
- » Credit union members receive a \$100 annual loyalty reward every year
- » 25% off select accessories purchased in Sprint stores

PLUS

- » Lines 3, 4 and 5 are FREE
- » Save \$800 your first year over Verizon
- » 100% Total Satisfaction Guarantee – try Sprint for 30 days or your money back

» Savings of as much as 15% or more on **TurboTax!**

» LMCU Rewards has partnered up with **SimpliSafe** (a home security system company) to offer our members a new deal. Credit union members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.”

» Trusted protection at true savings with the **TruStage® Auto & Home Insurance Program.**

» Cash back at over 1,500 online retailers with **Love to Shop.**

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts.



Visit ticreditunion.org or LoveMyCreditUnion.org today!