

Schedule of Rates

Earn and save with our great rates.

Loan Rates

Personal Loans up to \$25,000 on your signature: 7.9% APR* 1 Yr. / 8.9% APR* 2 Yrs. / 9.9% APR* 3 Yrs. / 10.9% APR* 4 or 5 Yrs.

Better-UR-Rate HELOC: Rates as low as **PRIME -.50%**.

Check our website for details. Up to \$200,000 credit line. Two chances to improve your rate with improved credit scores and a 20-year payback period makes this HELOC extremely competitive.

New & Used Auto Loans as low as: 2.99% APR* 3 yrs. / 3.49% APR* 4 yrs. / 3.79% APR* 5 yrs. / 4.79% APR* 6 yrs. (For new automobiles only-\$20,000 minimum loan amount.)

*APR = Annual Percentage Rate. For qualified borrowers based on your credit score. Loan rates are subject to change without notice. Call us for full details.

Investment (Share Certificate) Rates

Share Certificates (CD) rates as of Oct. 2018: 3 Month Term: .25% dividend rate, .250% APY** / 6 Month Term: .40% dividend rate, .400 APY** / 9 Month Term: .50% dividend rate, .500% APY**. / 1 Year Term: 1.25% dividend rate, 1.257 APY** dividends monthly; if paid at maturity-1.250% APY**. / 18 Month Term: 1.50%, 1.510% APY**. / 2 Year Term: 1.65%, 1.663% APY. For CD's 1 year or more-dividends are paid monthly. For less than 1 year, dividends are paid at maturity.

Over \$25,000 check our website. Rates as high as 2.273% APY for a 60 months CD over \$25,000 now in effect!

Minimum balance \$1,000 only. Early withdrawal penalties of only 30 days, dividend apply. Stated rates are for accounts opened or renewed in Oct. 2018; and are in effect for the term of the certificate. Call us for the most current information. Rates are subject to change without notice.

IRA Accounts rates as of Oct. 2018: .250% dividend rate, .251% APY** for accounts opened or renewed in Oct. 2018; compounded daily, paid monthly, no minimum balance, rate and yield effective for 1 year.

Regular Share & Holiday/Vacation Club Accounts/Share Draft* Accounts: 0.20% dividend rate, 0.200% APY**; paid quarterly on average daily balance, rate stated was paid on first day of Oct. 2018; \$100.00 minimum balance required to earn dividends. Dividends are based upon earnings; future rates are not guaranteed, funds must remain on deposit for one year to earn stated APY**.

See our website for the most current rates and dividend information.

*Share Draft Accounts - interest begins on Oct. 1, 2018

**APY = Annual Percentage Yield

Our Core Services

Once a member, always a member.

Account Services

Share/Club Accounts and Share Draft Accounts (Checking) Holiday Clubs, Vacation Clubs, and Special Savings Individual Retirement (IRAs), Health Savings Accounts Share Certificates of Deposits (CDs) Loans: Personal, Debt Consol., Auto, Mortgages, HELOC's Mobile Banking App - with Remote Check Deposit Visa® Platinum Rewards Credit Card - Instant Issue! (No Fees) Visa® Debit/ATM Cards - Instant Issue! (No Fees) No Surcharges with CU24.com ATM's (over 40,000 in the U.S.)

Insurance Services

Credit Life and Credit Disability Insurance GAP Insurance Group Accident Insurance Auto, Home, and Life Insurance Health Insurance

Other Services

Loan Counseling (Call us to make an appointment) Payroll Deductions/Direct Deposit MoneyDesktop - Budgeting and Personal Finance Online Banking and Bill Pay Notary Public Service Member Marketplace

Over 40,000 surcharge-free ATMs on the CU24 ATM Network! Visit: www.CU24.com

Check our website for additional details.

Office Hours:

Monday, Tuesday, Friday: 9a - 5:00p.
Wednesday: 10:00a- 5:00p. Thursday: 9a-5:30p.
Use our Smartphone APP 24/7-Search for TTTFCU in the APP Store/Google play

Holiday Closings:

Oct. 8 - Columbus Day; Nov. 21, closed at 3pm
Nov. 22&23-Thanksgiving. Dec 24, closed at 3pm
Dec. 25-Christmas, Dec. 31, closed at 3pm
Jan. 1-New Year's Day

TTTFCU

Quarterly News Bite



Fall 2018



Interest on Checking!

We are pleased to announce that as of October 1st, we are offering interest on Checking, (Share Draft) accounts at the same rate as our saving accounts (0.20% interest).

This gives members an added incentive to switch from their "other bank" and move their checking accounts to TTTFCU. These are the benefits you receive when you open a checking account with us:

- FREE CHECKING with interest
- FREE BILL PAY SERVICES
- FREE DEBIT/ATM CARD, with over 40,000 surcharge free ATM's with CU24.com or Allpoint Network ATM's, in the US & Europe.
- REMOTE MOBILE DEPOSIT, using our smartphone APP for iPhone or Google phones.
- LINE OF CREDIT up to \$2,500 available to back you up in case you overdraw your account.
- View your deposits and check images online 24/7.
- Call us and receive the personal service you expect from TTTFCU!

Your FICO SCORE

Knowing your score is key to good credit!

TTTFCU is dedicated to helping members improve their credit rating.

To assist our members in understanding their credit score and the factors that go into their score, we have now added a feature on our website. Go to your secure online account; search the MENU under **SERVICES-MY FICO SCORE**.

You will find your FICO score with the two primary factors affecting your score. This score is the FICO-2 Score, which is the one that most lenders use when assessing your credit worthiness.

Quarterly Updates: We will be updating your FICO score quarterly, so you will have an opportunity to track your score.



This chart depicts the factors that are used to assess your ability to pay.

Go to our website under LEARN for more information and informative videos about your FICO score and credit.

New! Education Loan

Up to \$30,000; Plus, students can enjoy our Student Package:

- FREE Checking Account
- FREE Mobile App and Mobile Check Deposit
- FREE Online Banking with Bill Pay
- FREE Visa® Debit Card
- \$500 Overdraft Line of Credit
- \$500 Visa® Credit Card

Stop by our office or contact us.

Skip-A-Payment

Need some extra cash for holiday purchases? TTTFCU allows members in good standing with no delinquencies, to take advantage of our Skip-A-Payment loan extension program. Defer your loan payment for one or more loans and use the extra money how you see fit.

Visit www.tttfcu.org to get the Skip-A-Payment form under the **FORMS** section of the website. Fill it out and Fax it to us or stop by our office.

Please make sure you send us the completed form by **December 1st**. We need a form for each loan you wish to skip, including co-signer if applicable.

Endorsing Deposits

When making Mobile Deposits via your smartphone please add "**FOR MOBILE DEPOSIT ONLY**" - New Fed requirement.

CD Rates Increased

Check this Newsletter RATES section or our website for more information.

Rates as high as 2.273% APY