

Additional Membership Benefits

- *Money Orders*
- *“Blue Book” Pricing*
- *Free Notary Service*
- *Pay Stations for Newberry Water & Light, Garbage Tags, Cloverland Electric & Charter Communications*
- *Wire Transfers*
- *Visa Re-loadable Prepaid Cards*

TAHQUMENON AREA **CREDIT UNION**

P.O. Box 485
Newberry, Michigan 49868
*(906) 293-5117 *(800) 575-5117
*FAX (906) 293-3974
*www.tacumi.com



HOUSING LENDER



Member Services Always “Right for YOU!”



Our mission statement:
“To provide Product & Services to
meet member needs in a safe and
sound manner.”

Basic Services



We are here to help you when you need it the most!

Members have access to extraordinary services at Tahquamenon Area Credit Union... Services that meet your needs and will make your life easier! Tahquamenon Area Credit Union has many financial options available to you! Read on and see what services you could use!

Share (Savings) Accounts

Our savings options are designed around you, the members, to match your savings goals, All savings accounts are federally insured by the National Credit Union Administration (NCUA), a federal agency, to at least \$250,000 per member.

- Primary Shares
- IRA's– Individual Retirement Accounts & Education IRA's
- Money Market Accounts– Higher Yields when you meet minimum requirements
- CD's– Certificate of Deposits which have lower requirements than most other financial institutions, yet a higher yield
- Christmas Clubs and more!

Share Draft (Checking) Accounts

Members are offered superb checking services with little or no cost!

- No minimum balance requirement (after initial 5-10 business days)
- No per check charges
- Low monthly service fee (No monthly fee account is available, qualifications need to be met)
- Dividends paid monthly
- Overdraft Protection available from your share accounts
- 24 Hour ATM access to your account
- Mastercard Debit Cards available

Loans, Plans big or small... we finance them all!

You can expect the Tahquamenon Area Credit Union to offer competitively low rates and flexible terms! Come see us for:

- New & Used Vehicle Loans
- Mortgage Loans
- Construction Loans
- Vacant Land Loans
- Recreational Property Loans
- Home Equity Loans
- Personal/Signature Loans
- Boat, Snowmobile, ATV, Travel Trailer & other Recreational Vehicle Loans
- Business Loans
- Personal Lines of Credit
- Visa Credit Cards

Electronic Services

We have various electronic services that you can access from a personal computer that has internet access:

- It's Me 247 online banking (Free service)
- E-Statements (Free service)
- CU*Easypay bill payment and presentment system (Fee based service)
- A2A(Account to Account Transfers)

Take advantage of these electronic services and you may find that you have more time to do the things you want to do. For more details on any of the above services, please contact your local branch or stop in and pick up the appropriate brochure.

Direct Deposit/Payroll Deduction

With direct deposit you can have your regular payroll (if your employer participates), Social Security, or retirement checks automatically deposited into your account safely and dependably. Payroll deduction allows a portion of your check to be deposited to your savings or loan payments. Avoid waiting in long lines and unnecessary paperwork by taking advantage of these great services.