



# Money Savers

## Specials/Deals

### Member-Friendly Loans

We gave back over **\$107,000** of interest that our members paid on their loans last year!

- > Receive 10% cash back yearly for interest paid on T&I Credit Union loans

**\*Excludes credit cards and student loans. Program subject to change and/or cancellation at any time. Actual rates may vary base on credit score. Subject for approval based on T&I Credit Union earnings and/or board approval.**

### GAP Insurance

Whether you want to take advantage of our \$500 Auto Deductible Reimbursement or protect yourself against taking a loss on a totaled car, we have you covered.

- > Covers the difference in what the insurance company pays on a totaled car and what is still owed.
- > Pays up to \$500 deductible for damage done to vehicle (UNLIMITED amount per year) for the first 3-years.
  - » Applies to ANY vehicle titled and insured in borrowers name.

Call the **Claims Administrator** at 1-877-296-4892 OR go to [www.assuranceplus.com/claims](http://www.assuranceplus.com/claims) to request a claim form.

**\*Some Restrictions may apply. Effective 11/1/2018.**

### T&I Credit Union Holiday Loan

Say bah-humbug to HIGH credit card rates this holiday season

- > Rates low as 5.99%
- > Borrow up to \$2,500 for 12-Months

**\*All Loans are subject to credit review and approval. Rates and offers are subject to change without notice. Actual rates may vary based on credit score. Existing T&I loans excluded. Effective 8/1/2018 to 12/31/2018.**

### College Package

- > Savings account (We will match your initial deposit up to \$25.00)
- > Checking account
- > Debit Card (upon opening a checking account)
- > Visa Card (with co-signer or proof of employment)
- > \$25.00 Staples gift card

## Money Saving Tips

Here are some useful tips to help you save more!

- > Put 10% of every paycheck into a saving account.
- > Review your monthly bills and statements for things you don't recognize and/or need. Believe it or not, it's common to find mistakes.
- > Is your basement, attic or garage filled with items you no longer use? Why not turn those belongings into cash by holding a garage sale? You'll not only put some extra money in your pocket, you'll also free up space at home.

### How To Create Your Own Standards





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### Points to remember:

- 1. **Remember. You are Unique.** Recognize that every person's circumstances are different, and what may be essential to someone else would be a luxury for you.
- 2. **Who's going to foot the bill?** When making decisions about how to spend your money, you only need to consider your own needs and financial standing. After all, you're the one who will be paying for it – not your friends.
- 3. **You will never have it all.** There's a reason financial experts call the endless pursuit of luxuries the hedonic treadmill. Chasing after a more comfortable lifestyle is futile, never-ending and frustrating.

**Give up on the comparisons today for a happier tomorrow.**

### How To Save For A Down Payment

## How to save for a down payment



### Points to remember:

- 1. **Determine how much house you can afford.** Speak to a mortgage broker or stop by your credit union to determine what you can afford in a home.
- 2. **Calculate your down payment.** While you can put down anywhere to upward of 3.5% of a home's selling price, most brokers consider 20% to be the magic number.
- 3. **Create a savings plan.** Once you've got the amount you'll need to save, set up a savings plan that will help you reach this goal. Make sure the numbers are doable and that you'll be able to meet your monthly savings goal easily.
- 4. **Automate your savings.** To make the process simpler, set up an automatic monthly transfer to a specialized savings account. If your goal is long-term, you may want to consider opening a certificate or similar account instead of a conventional savings account.

**Stop by today and let's get started on purchasing your dream home!**

