

July 2017

# Titan Federal Credit Union

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[www.titanfcu.com](http://www.titanfcu.com)  
Monday through Thursday 8:30 AM to 5:00 PM  
Friday 8:00 AM to 6:00 PM



**“Serving Our Members Since 1937”**

## **Titan FCU Financials**

Assets \$48,058,038  
Shares \$42,688,271  
Loans \$17,861,957  
Members 3,087

## **Holiday Closings:**

July 4, 2017  
September 4, 2017 Labor Day  
October 9, 2017 Columbus Day

## **New & Used Vehicles**

**36 mos. 1.75% APR**  
**48 mos. 2.00% APR**  
**60 mos. 3.00% APR**  
**72 mos. 4.00% APR**

## **Home Equity Loans**

**60 Months (5 Yr.) 3.00% APR**  
**120 Months (10 Yr.) 3.75% APR**  
**180 Months (15 Yr.) 5.00% APR**  
**240 Months (20Yr.) 6.00% APR**

(APR = Annual Percentage Rate. Rates apply to new money only.)

## **IMPORTANT UPDATE –Debit Card Holders!**

### **NEW DEBIT CARDS**

Titan Federal has changed debit card carriers. If you have a debit card with Titan Federal Credit Union you will receive a new debit card and Pin Number in the mail by the middle of July. Please wait until July 26<sup>th</sup> to activate and use your NEW Debit Card. As of July 26<sup>th</sup> your OLD Debit Card will no longer work. If you have any recurring payments set up with your old debit card you will need to update your information with the New Debit Card Number. Please feel free to contact the credit union with any questions.

## **Share & Loan Rates**

Regular Shares	.50%	.50% APY
Christmas Shares	.50%	.50% APY
IRA Shares	.75%	.75% APY

ATV / Boat Loan	48 mos.	6.00% APR
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Share Secured	60 mos.	3.00% APR
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Unsecured	60 mos.	7.00% APR
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VISA Credit Cards	9.9% APR - purchases
	10.9% APR - cash adv.

(APY = Annual Percentage Yield; APR = Annual Percentage Rate. The above rates are accurate at the time of printing. Please contact the credit union for current rate information and any additional terms and conditions.)

## Titan FCU hosted the third annual Family Day Event

The Employees of Titan FCU hosted the third annual Family Day Event at DelGrosso's Park on June 17<sup>th</sup>. It was a great success! We would like to thank all of the parents, grandparents, and children that attended.

### Share Insurance Coverage

Your savings are federally insured to at least \$250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

### TRAVELING THIS SUMMER?

**Follow these simple financial tips for a secure and smooth trip!**

#### Alert Titan FCU Before Traveling on Vacation this Summer

Imagine checking into a hotel only to find your card account has been frozen. Be sure to call your card issuers ahead of time to let them know you'll be out of town – especially if it's an international trip. That way, you won't be blocked from using your cards when you need them most. Card issuers may block an account – for your protection—when unusual activity appears in your account. Please be sure the credit union has up to date contact information such as your cell phone number. Be sure to take contact information for your financial institutions with you.

#### Keep Your Finances Safe While Traveling

When accessing your accounts or paying bills online:

- Use a secure network with up-to-date anti-virus software and a firewall.
- Don't access your personal information from a public computer.
- Fully log out of your account when finished.

When using an ATM:

- Protect your PIN number.
- Be aware of your surroundings when entering your PIN and receiving cash.
- Make an effort to use ATM's that are indoors, such as inside a financial institution.

### Funds Availability Reminder

A hold may be placed on a check depending on the amount, the type of check, and the payer. The hold is for our members' and the credit union's protection. Any checks returned for insufficient funds are the member's responsibility and the member must reimburse the credit union. Please see the credit union's funds availability policy for more information.

### Power of Attorney Documentation

If you are a power of attorney for one of our members please provide us with a copy of the POA paperwork. We cannot legally give account information to anyone claiming to be a POA without proper documentation.

### GUN RAFFLE

Pleasant Gap Fire Company Gun Raffle  
Tickets are available at Titan FCU.  
Tickets are \$10.00 and the drawing is  
September 16, 2017.