

line of credit

When you need money, you need money! Why wait and add stress to your life? Apply for a line of credit and have **peace of mind** knowing that credit is available when you need it. This flexible loan can be used as an overdraft source, a one-time draw, or whenever you need additional funds. A line of credit is a perfect fit for whatever life brings your way.

share/certificate secured loans

Borrow up to 100% of your share or certificate of deposit and qualify for one of our lowest loan rates. Plus, you will continue to earn our high dividend rate on those deposited funds. Ask a representative for more details on financing to meet your personal goals.

home loans

We offer a wide range of Mortgage and Home Equity options to suit your financial needs and lifestyle. **Save the hassle** of the mortgage process by visiting us at www.TEFCU.org. Or, ask a representative for more details on how we can tailor our home loans to meet your needs.

protect your investment

Life is unpredictable, but we have additional services to help insure your investment and to take care of your family in the event of misfortune. Gain **peace of mind** with Credit-Life Insurance (pays in event of death) and Credit Disability Insurance (pays in event of disability that prevents loan payments). These low-cost premiums are incorporated into your monthly payments, so ask for a quote with insurance added—your family will thank you!

automatic payments

Save time, money and the hassle when you set up automatic payments from your account or direct deposit/payroll deduction. Achieve peace of mind, knowing your payments will never be late.

apply today

For most loans, you won't even have to leave the comfort of your home to apply. **Save time** by logging in to your e-Connect account at www.TEFCU.org and click on Apply for a Loan from the Loan Options Menu. It's that easy! And of course, we're always here at the branch to take your application too. Let's get you approved—apply today!

mastercard® terms and conditions

	Classic MasterCard®	Platinum MasterCard®
Annual Percentage Rate for Purchases	13.99%	10.99%
Annual Percentage Rate for Transfers	13.99%	10.99%
Annual Percentage Rate for Cash Advances	18.00%	18.00%
Annual Fee	None	
Automatic Payment from Savings or Checking	Available	
Method of Computing the Balance for Purchases	Average Daily Balance	
Minimum Finance Charge	None	
Minimum Payments	3% of the balance or \$20.00, whichever is greater	
Transaction Fee for Purchases	None	
Fees	Cash Advance: None Balance Transfer: None Card Replacement: \$10.00 Late Payment: \$15.00 Returned Items: \$25.00 Over Limit: \$29.00 Foreign Transactions: 1% of the transaction amount	

Mail notice to:
Transit EFCU
P.O. Box 228
Wakefield, MA 01880-0428

Mail payments to:
Transit EFCU
P.O. Box 7078
Crosslanes, WV 25356

For cardholder service:
Call (877) 809-4216

To report a lost/stolen card:
call (866) 563-1335



LENDING & CREDIT CARD SERVICES



Dream Big.
Finance Smart.



Phone: (202) 832-5100 Fax: (202) 529-6257
Tele-Connect: (202) 526-8414
E-mail: memberservices@transitefcu.org

Drive away happy with a better deal than any car dealership could offer! A TEFCU auto loan comes with these amazing benefits:

Save Money

- Get a low competitive rate

Save Time

- Get pre-approved quickly at www.TEFCU.org by logging in to e-Connect

- Our FREE services like Enterprise Car Sales, UBS and MVCP can help you locate your dream vehicle with ease

Catered to You

- Flexible financing terms up to 84 months
- At least 100% NADA financing with taxes, titles, tags, extended warranties and GAP protection available for financing

Peace of Mind

- Protect your well-earned investment with Credit-Life, Credit Disability and GAP Protection insurance

And, did you know we can refinance your vehicle from another institution with all these great benefits? Let us turn that high interest rate loan into a TEFCU auto loan with an affordable monthly payment. Apply today at www.TEFCU.org.



As you transition through life's journey, make sure you have TEFCU's Classic MasterCard® by your side—you will be a swipe away from all possibilities. The Classic MasterCard® comes with the following benefit package:

Save Money

- No annual fee with a competitively low fixed rate
- Same low, fixed rate for purchases and transfers
- No fees for domestic transactions, cash advances or balance transfers
- No minimum finance charge

Save Time

- 24/7 online account access
- Automatic payment available from savings/checking

Catered to You

- Credit lines up to \$5,000

If you're going to have a credit card—make sure it's a TEFCU MasterCard®! Apply today at www.TEFCU.org or by visiting us at the branch.



Take the guess work out of your TEFCU Platinum or Classic MasterCard®. Cardview Online makes it easier and more convenient than ever to manage your credit card account:

Save Time

- Enjoy the convenience of 24-hour access
- Manage your credit card accounts online on your time
- Download credit card statements
- Pay your bill online
- Online Member Service Support

This added benefit comes FREE of charge and standard with each MasterCard® issued! For more information and to enroll online today, visit us at www.TEFCU.org.



recreational vehicle loans



Ever dream of sailing? Or maybe getting that motorcycle you've always wanted? TEFCU has a recreational vehicle loan at low competitive rates that can help make those dreams a reality.

quick cash loans

Payday may be right around the corner, but you need cash today! **Finance smart**, don't get caught up in a Payday Lender cycle of debt—come see us at TEFCU for our Quick Cash Loan. Low nominal fee, just enough cash to make it to payday and no credit check. Plus, with our BALANCE Program, we'll give you the tools to help you create a budget and stick to it. Helping you today, and educating you for tomorrow. Ask a representative for more details.

personal signature loans

Unexpected expenses, consolidating debt, or maybe it's just time for that big screen TV. Apply for a TEFCU signature loan to fund just about anything that comes up in your life—**dream big**. Flexible terms and competitive rates make our signature loans very popular. Why put it off any longer? Apply today at www.TEFCU.org.

platinum mastercard®

No matter where your life's journey takes you, you will never lose your way with the TEFCU Platinum MasterCard®. You'll enjoy all the same great benefits of our Classic MasterCard® while being rewarded with additional Shop & Go benefits:

Catered to You

- Credit lines from \$5,000 to \$10,000
- A lower fixed rate
- Baggage delay coverage
- Extended warranty coverage
- Hotel/motel burglary coverage
- Lost or damaged luggage
- Purchase assurance coverage
- MasterRoad assist
- Travel assistance services

You may be asking yourself why you've waited this long to have a TEFCU MasterCard® – but that's OK, apply today online at www.TEFCU.org and we will start you on a new path.



mastercard® securecode

Enjoy **peace of mind** by signing up for MasterCard® SecureCode. This is a simple and secure way to pay at thousands of online stores. A private code known only to you and your bank, your SecureCode enhances your MasterCard® Account by protecting you against unauthorized use of your card when shopping online at participating retailers. Start shopping smart, visit us at www.TEFCU.org to initiate your MasterCard® SecureCode.



transfer and save big

Have you checked your credit card and store charge card statements lately? You are probably paying too much on a higher interest rate card! With our low, competitively fixed rate TEFCU MasterCard®, you can:

Save the Hassle

- Consolidate your finances and turn multiple payments into one convenient low, fixed-rate payment

Save Money

- Lower your monthly payments, pay less in finance charges and SAVE BIG!

Don't waste another month of hard earned money on those other credit cards, apply for a TEFCU Platinum or Classic Card today! Then transfer those balances—we'll have you saving BIG in no time!

secured mastercard®

We understand that qualifying for a credit card may be an uphill battle when you have credit report blemishes. But that's where TEFCU can help you transition into repairing your credit while giving you the flexibility of a credit card. With a Secured MasterCard®, we'll forge a new path together and help you repair your credit.