



Dollars & Sense



Check Out Our Free Checking

OTCU is more than a place to stash your cash. Our FREE Checking Accounts help streamline your finances. There's no monthly service fee and no minimum balance requirement.

Our FREE Checking Accounts feature unlimited check writing and an ATM card. You'll have access to funds anytime at ATMs nationwide and most in the Alliance One network are surcharge free!

Some restrictions may apply to free checking, so call for details or stop in to apply today.



Available at the Credit Union!



Tax Loans Available Now!

It's almost time to even up with Uncle Sam! Are you ready? Whether you need a little help paying your tax bill or you just want some extra cash this

spring, check out our Tax Loan. You can borrow up to \$2,000 at a fixed rate of 10.99% APR* for 12 months – get the cash you need now and spread the payments over a full year. This offer ends March 31, 2007, so hurry!

**Annual Percentage Rate. Sample monthly payment based on \$2,000 loan at 10.99% APR for 12 months is \$176.68. All rates and this offer are subject to change without notice.*

Information at Your Fingertips!



If you haven't seen our new website, what's holding you back? There's so much information at www.ohioteamsterscu.com and it's easy to use. You'll find current savings and loan rates, information about all our products and services, timely announcements, and past newsletters. You can even print a loan application, order checks, or find an ATM. No more waiting for business hours to call with a question. Most of the information you need is right at your fingertips when you visit online at www.ohioteamsterscu.com.

www.ohioteamsterscu.com

A Message from the CEO

Change is inevitable. And changes seem to happen more rapidly these days. Fortunately, the changes we're making at Ohio Teamsters Credit Union are changes for the better! We're growing, both in terms of membership and the services we offer. OTCU is becoming a one-stop-shop for all your financial needs: checking accounts, savings, ATM cards, loans, CDs, mortgages...and our new website puts you in-touch with the information you need to manage your money. We hope to continue exceeding the expectations of current members and welcoming new members. You're an important part of the credit union family; members make the credit union! Thanks for your support through our many changes. Be sure to check out what's new and tell us what we can do to serve you better.

-Jack Hull, CEO



Payday Loan Caught Short Between Pays?

When you're living paycheck to paycheck, there are some months when you just can't stretch that pay far enough. If you need cash before your next payday, our Payday Loan program can help you get by. There's no need for credit reports or the typical loan approval process. Just an annual fee of \$20 gives you access to Payday Loan funds. Whenever you find yourself in a bind, you can borrow up to \$500 at 15% APR* (be sure to repay your loan within 30 days). Payday loans are available throughout the year, giving you peace of mind and a way to handle those unexpected expenses. Stop by or call to enroll in the program.

*Sample loan amount of \$250 with 15% APR for one month equates to a total loan amount of \$253.08. *Annual Percentage Rate.*

THANKS

FOR USING YOUR CREDIT UNION!

CONSTRUCTION LOANS NOW AVAILABLE!

Ohio Teamsters Credit Union now offers Construction Loans! If you're planning to build your new home, we are now able to help you with your financing! Whether you're building the home of your dreams or if this is the first house you've ever built, we're here to help. Call our friendly Loan Department and see how we can make your life just a little bit easier!



Holiday Closings

Presidents Day
Monday, February 19, 2007

Good Friday
Friday, April 6, 2007

Easter
Saturday, April 7, 2007

Memorial Day
Monday, May 28, 2007



**Remember that
Direct Deposit
is a great way
to safely deposit
paychecks and your
government issued
checks.**

SAVINGS & LOAN RATES

as of February 1, 2007

SAVINGS

Share Savings Account	Rate	APY*
\$300 - \$24,999.99	1.00%	1.00%
\$25,000+	1.50%	1.51%

Club Accounts

Holiday Club	1.75%	1.76%
Vacation Club	1.75%	1.76%

Share Certificates (CDs)	Minimum Balance	Rate	APY*
3 month	\$500	3.00%	3.034%
6 month	\$500	4.41%	4.483%
12 month	\$500	4.75%	4.835%
24 month	\$500	4.90%	4.991%
36 month	\$500	5.05%	5.146%
Jumbo 6 month	\$100,000	4.89%	4.98%
Jumbo 12 month	\$100,000	5.13%	5.23%

*Annual Percentage Yield. The rates quoted above are accurate and effective for the above accounts as of the date indicated. Certificate rates remain fixed for the term of the certificate, unless otherwise paid. Dividends will be credited to your account and compounded monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. Jumbo refers to certificates with a minimum balance of \$100,000 or more. If you have questions or need current rate information on your accounts, call 216-241-7115 or 800-909-6828. Disclosures are available upon request. Federally insured by NCUA. All rates subject to change any time without notice.

LOANS

Type of Loan	APR*	Term in Months
Signature Loan-up to \$1,000	18.00%	up to 24
Signature Loan - \$1,001 - \$2,000	13.00%	up to 24
Share Secured Loan	4.50%	up to 36
Tuition Loans	8.50%	up to 12

New Vehicle Loan - 25% Down	7.00%	48 months
New Vehicle Loan - 25% Down	8.00%	60 months
New Vehicle Loan - 20% Down	7.50%	48 months
New Vehicle Loan - 20% Down	8.50%	60 months
New Vehicle Loan - 15% Down	8.00%	48 months
New Vehicle Loan - 15% Down	9.00%	60 months
New Vehicle Loan - 0 Down	9.00%	48 months
New Vehicle Loan - 0 Down	9.75%	60 months

Used Vehicle Loan

Model Year 2004 - 2001	12.00%	36 months
Model Year 2007 - 2005	9.75%	48 months

First Mortgage Loans	7.25%	
2nd Mortgage Loans	8.25%	120 months

*Annual Percentage Rate. All loans subject to credit approval terms. All rates subject to change without notice. Contact OTCU staff for more information about applicable fees and terms.



ATM Cards Now Available!

We recently added ATM cards to our list of services. Members can now access accounts using any Alliance One ATM Machine. Alliance One is a nationwide group of select-surcharge ATMs that gives you access to your money. Most Alliance One ATMs offer FREE access. Visit our website and click on the Alliance One logo to access the free ATM directory. If you don't have an ATM card, call the credit union to request your ATM application today!



Do You Know What Your Credit Report Says About You?

Did you know that as a consumer, you are entitled to receive one free credit file disclosure (credit report) every 12 months from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion?

Yes, you can! This free credit report can be obtained by visiting www.AnnualCreditReport.com, or by phone at 1-877-322-8228.

AnnualCreditReport.com is a centralized service for consumers to request annual credit reports. It was created by the three nationwide consumer credit reporting companies (Equifax, Experian and TransUnion) and is the **only service authorized for this purpose**. Don't be fooled by any other company or person claiming to offer free annual credit reports, and don't be tricked by the commercials on television.

AnnualCreditReport.com is a legitimate and secure resource to request your credit report.

Monitoring your credit report is a smart way to track debt and ensure that you're not a victim of identity theft. Order yours today!

Share the benefits of credit union membership! Remember that anyone in your immediate family can join Ohio Teamsters Credit Union. Tell your sister, brother, mother, father, daughter, son - even your spouse - what the credit union has to offer.

OHIO TEAMSTERS Credit Union

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Cleveland, OH 44115-2373

Phone: 216-241-7115

Toll-Free: 800-909-6828

Fax: 216-241-7734

www.ohioteamsterscu.com

HOURS OF OPERATION

Monday	9:30am - 4:30pm
Tuesday	9:30am - 4:30pm
Wednesday	9:30am - 4:30pm
Thursday	9:30am - 4:30pm
Friday	9:30am - 4:30pm
Saturday	9:30am - Noon



You're Invited to our Annual Meeting!

Join credit union staff and fellow credit union members for breakfast on Sunday, February 25, 2007 at our Annual Meeting. This meeting will be held at the Holiday Inn in Independence, located at 6001 Rockside Road. Breakfast will be served at 10:00 am, the business meeting is scheduled for 10:30 am, followed by the raffle.

This Annual Meeting is free to all members, and it's an important part of your membership. Remember, credit unions are member-owned. By attending this meeting, you'll learn more about how OTCU operates and hear our plans for the future. We'll review past accomplishments, plan for 2007, and accept nominations for Board of Director positions. Your involvement is important to all members. Participation will be limited to members in good standing.

Join Us at Our
Annual Meeting
Sunday
February 25, 2007
Independence
Holiday Inn

**Mark your calendar now and RSVP by calling
216-241-7115 before February 18th. See you there!**