

2011

March 2011 Newsletter

Special points of interest:

- Home Improvement Projects: It's Not Just About Being "Handy"
- Beware of Travel Scams: Turn to Your Credit Union for Help
- Drive Your Teen to an Auto Loan
- Loan Buy-Back Program: We Want Your Loans and We Will Reward You For Them
- National Credit Union Youth Week: April 17-23, 2011



March

Home Improvement Projects: It's Not Just About Being "Handy"

When it comes to home improvements, Ohio Teamsters Credit Union has the best financing options. But should you do projects yourself or hire a pro?

Consider these factors.

- **Time.** "For most people, the only time they have is on weekends," says Ed Bourke, owner of Bourke Construction, Anaheim, Calif. "For projects such as a kitchen remodel, that limited amount of time can have a homeowner spending months to complete a task that a contractor should finish in weeks."

- **Materials.** Who will measure, order, and inspect on arrival? Do you have a vehicle suitable to pick up forgotten materials and to dump trash?

- **Tools.** Certain jobs need

certain tools. Will you have to buy or rent them? Michael Hydeck, Telford, Pa., president-elect of the National Association of the Remodeling Industry, Des Plaines, Ill., says rental shops may show you how to operate the tools but they don't provide information about how to do the job.

- **Skills.** "Home remodeling is not a skill that you can learn off a Web page. It's a very hands-on skill set," says Bourke. Hydeck suggests talking to a pro by paying for a few hours of time to pick his or her brain.

- **Safety.** Doing projects at extreme heights, using tools you aren't comfortable with, creating dust, and introducing toxic fumes with new materials can be concerns.

- **Liabilities.** If you hire cas-

ual labor, there could be tax liabilities. If a worker gets hurt, you may get sued. If a worker causes a fire or major damage, it may invalidate your homeowner policy.

- **Savings.** Do the math. Factor in the cost of your time.

- **Resale.** "Most buyers today are getting home inspections and putting houses under the microscope," says Greg Herb, regional vice president with the National Association of Realtors®, Chicago, and owner of Herb Real Estate, near Philadelphia.

Whatever route you decide to take, come to Ohio Teamsters Credit Union for your best home-improvement financing options. Give us a call at 216-573-6700 for the Independence office or 614-228-2111 for the Columbus office, or stop in today to get started.

Closure Dates

April 3, 2011	Annual Meeting
April 22-23, 2011	Observance of Good Friday
May 28-30, 2011	Observance of Memorial Day
July 2-4, 2011	Observance of Independence Day

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Beware of Travel Scams: Turn to Your Credit Union for Help

Vacations are supposed to be carefree times to unwind and reconnect with friends and loved ones. But for consumers who unknowingly book their trips through unscrupulous travel marketers, vacations can be expensive disappointments.

According to the Federal Trade Commission (FTC),

fraudulent companies promote their travel packages through the mail, by phone, and by unsolicited e-mails. The bottom line: If a vacation package sounds too good to be true, it probably is.

Stop by Ohio Teamsters Credit Union for more information on vacation loans. Your credit union offers low

rates and easy repayment options that will help to make your vacation a reality.





Drive Your Teen to an Auto Loan

Your 12-year-old needs a lift from soccer practice, the dog has to be taken to the vet, your 16-year-old is begging for any opportunity to get behind the wheel, and you were supposed to be at your fitness class 15 minutes ago.

Wouldn't it be nice to free up your schedule? With an extra --and willing--new driver you may want to invest in an extra set of wheels.

Ohio Teamsters Credit Union will team up with Enterprise to find the best car at the price you desire.

Enterprise hand-selects great cars, most from their own fleet. They back them with one of the industry's best used car warranties and then offer them at unbelievably low prices.

Visit us today to discuss financing an auto loan for your teen. Not only will you save

time for what you enjoy and start your teen on a personal finance life lesson--you may even gain an eager errand assistant.



Loan Buy-Back Program: We Want Your Loans and We Will Reward You For Them

Do you regret not getting financing for your car, motorcycle or RV through Ohio Teamsters Credit Union?

Ohio Teamsters Credit Union is excited to introduce a new reward-earning opportunity to its members. With our new Loan Buy-Back Program, a lower interest rate along with a \$25 Visa Gift Card.

Don't miss your chance to lower your monthly payments, save money and get a \$25 Visa

Gift Card in the process.

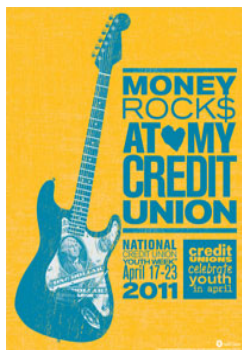
For complete information about our Loan Buy-Back Program, call the credit union at 216-573-6700, or 614-228-2111.

Stop in and see us for details, or visit our website at www.ohioteamsterscu.com



"It's never too late to refinance your loan and now you can get rewarded at the same time!"

Help Us Celebrate Youth!



National Credit Union Youth Week: April 17-23, 2011

Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how their credit union can help make those rock-star dreams a reality.

Visit Ohio Teamsters Credit Union the week of April 17-23 and help us celebrate National Credit Union Youth Week. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how Ohio Teamsters

Credit Union can help them meet financial goals.

Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. That's because OTCU is for members, by members, and we care about youth...and their dreams.

So stop by and rock out at all our Youth Week events:

- Coloring contest
 - Under 12 drawing-free admission to Cleveland Metroparks Zoo
 - 12 and up drawing-iPod Nano
 - Penny Estimation Jar-all youth
- We can show young members how money rocks at the credit union. So keep on rockin', keep on dreamin', and keep on comin' to Ohio Teamsters Credit Union.