

SPRING 2017

CONNECTION

Information for members of
Two Harbors Federal Credit Union

HOME
PURCHASES/
REFINANCES

NEW/USED
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RECREATION

HOME
IMPROVEMENTS
VACATIONS

MASTER YOUR SUMMER

YOU'RE IN
CONTROL
WITH THFCU
FINANCING





Randy Willert
President/CEO

President's Message



Representing you on Capitol Hill

As someone who has spent decades as a credit union professional and a credit union member, I am no stranger to the importance of representation.

The volunteer Board of Directors at Two Harbors Federal Credit Union represents you, our members, in their strategic guidance of our financial cooperative. As such they make decisions intended to improve the service we provide to the overall membership.

Your board has been making some big decisions of late: Moving our office to a new location, upgrading our core processing system, and enhancing your THFCU debit card with chip-security. Such decisions are made with careful consideration and a thorough understanding of the facts. Along with THFCU management, your board carefully weighs the impact of their strategic decisions, then chooses the path that favors the membership as a whole.

Our elected officials operate in a similar capacity. We call upon them to make important decisions that can dramatically impact our communities. If those decisions are made in a vacuum – or worse still, with only one-sided information – we are faced with ineffective or burdensome regulation.

That is why it has become increasingly important in our industry to ensure credit unions have a voice with our elected officials. In

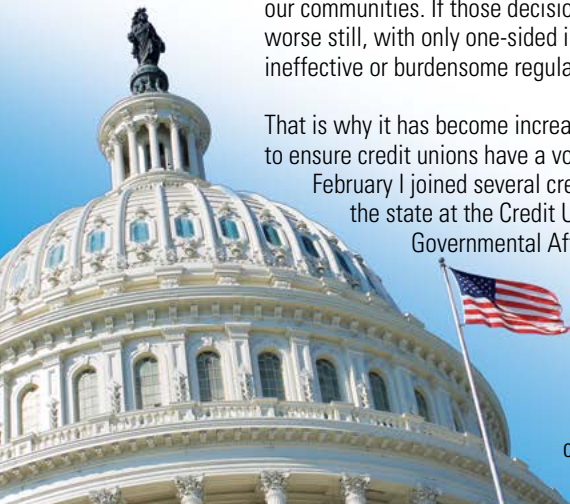
February I joined several credit union leaders from across the state at the Credit Union National Association's Governmental Affairs Conference in Washington, D.C. There I was able to visit face-to-face with many of our elected leaders who are committed to improving the well-being of those in Two Harbors and surrounding communities.



Among those I met with was Congressman **Rick Nolan**, who represents Minnesota's 8th District. We discussed several subjects, including:

- **Regulatory burden:** Legislation designed to protect consumers from the actions of Wall Street banks are universally applied to credit unions, stifling our ability to serve members. Common sense regulation – instead of the one-size-fits-all approach – benefits all consumers, including credit union members.
- **Merchant Data Breaches:** It's not hard to find news of credit and debit cardholders' information breached at a fast food restaurant, big box store, or any other retailer. When those unfortunate events happen, often it is the credit or debit card issuer (for example, THFCU) that shoulders the cost of communicating the breach, replacing at-risk plastic, and mitigating potential account fraud. The merchant, where the breach occurred, bears no such responsibility. Asking credit unions (and subsequently their member/owners) to fund these efforts is quite simply wrong.

An educated representative is poised to make decisions for the betterment of all. As your President/CEO, I am obligated to ensure our elected officials remain informed on issues important to our members. In that regard, I appreciate and take very seriously my representation of you on Capitol Hill.



12 MONTHS 0.75% APY	18 MONTHS 0.80% APY
24 MONTHS 1.00% APY	36 MONTHS 1.10% APY
48 MONTHS 1.50% APY	60 MONTHS 1.75% APY

Invest as a traditional certificate or an Individual Retirement Account (IRA)!

THFCU Certificates/IRAs:

MANY HAPPY RETURNS

Put your tax refund to work for you. Consider one or more of our share certificates and enjoy many happy returns.

APY = Annual Percentage Yield. \$2,500 minimum deposit. A penalty may be imposed for early withdrawal of credit union funds.



MASTER YOUR SUMMER

YOU'RE IN CONTROL WITH THFCU FINANCING

How will you enjoy your Two Harbors summer? A new fishing boat? A three season porch? An exotic vacation? With financing from THFCU, that's entirely up to you.

Great rates, easy terms and personal service ensure you'll spend more time doing the things you want to do. And even if you've already made your summer purchase, ask us about refinancing a loan you may have elsewhere. Odds are we'll beat their rate and can put extra money in your pocket.



PRE-APPROVE YOUR PURCHASE FOR 1% CASH BACK

AUTO, BOAT, TRUCK LOANS

AS LOW AS **2.24%** APR

Visit us first to pre-approve your loan. Then shop, purchase and return to THFCU to complete your paperwork and receive 1% of your loan amount back in cash. Already financed elsewhere? Refinance with THFCU for a cash rebate.

IMPROVE YOUR HOME, OR GET AWAY FROM IT

HOME EQUITY LOANS

AS LOW AS **3.59%** APR

A home equity loan from THFCU can be used for any reason – from home improvements to a well-earned family vacation. Regardless of how you use it, the interest you pay is usually tax deductible.

YOUR MORTGAGE, YOUR WAY.

Don't let the national providers and big banks fool you – a mortgage from your credit union is just as competitive, maybe more so. Talk with THFCU and we'll find the purchase or refinance option that benefits you, not the bank.

Rates presented are the lowest available, may include relationship discounts (up to 0.5% APR) and may change dependent on credit history, collateral, or term. Cash-back offer must be approved by THFCU prior to purchase and is subject to verification of security interest. Consult your tax advisor regarding deductibility of loan interest.

Click. Check deposited.

Introducing Remote Deposit! Now you can deposit checks to your THFCU accounts any time using your smart phone or tablet. Enrolling is free and easy. Simply call our office or complete the user's agreement on the E-Services page at thfcu.org.

Once enrolled, we'll give you access to our remote deposit app. Snap a photo of the front and back of your endorsed check, confirm the check amount, and upload it to us. In most cases, we'll post the funds on the next business day.

Remote Deposit is another free service of Two Harbors Federal Credit Union. Reach out to us today to get started.



Save Money, Win Cash with a WINcentive™ Savings Account

If you're looking for more excitement in your THFCU savings, consider WINcentive™, a new savings account that offers members the chance to win cash prizes from a state-wide, credit union exclusive drawing.

Every time you increase your savings balance by \$25 month-over-month, you'll receive one entry into the drawing (up to four per

month). Prize drawings occur monthly, quarterly and annually, giving you hundreds of chances to win every year.

Your THFCU WINcentive savings account earns dividends, too. Increasing your balance not only increases your chances of winning, it also gets you closer to your savings goal.

2017 Statewide Prize Drawing Schedule

PRIZE DRAWINGS	NUMBER OF WINNERS	PRIZE AMOUNTS	DRAWING DATES
Monthly	45	\$100	10th of each month
Quarterly	4	\$1,000	10th of April, July, October, January
Annually	1	\$5,000	January 10, 2018
Total in 2017	557	\$75,000	

Winning one prize category (monthly, quarterly, or annual) does not disqualify a participant from winning a different prize category within the same year. Drawings will occur on or about the 10th of each month, or the next business day, for the previous month and/or quarter end. Prize Amounts are estimates and subject to change.



APRIL IS YOUTH MONTH AT THFCU!

In April we celebrate National Credit Union Youth Month with special offers for young THFCU savers. **Make deposits to our youth savings accounts for chances to win one of two new bicycles or one of two \$50 Amazon gift cards!** See our Facebook page for more information.

Remember, young THFCU members are automatically enrolled in our youth programs, and benefit from special offers and programs all year long. Consider a THFCU savings account for the young people in your life and show them that there can be many rewards to those who make smart financial decisions.

Products & Services

Loans

New/Used Vehicle • New/Used Boat/RV • Mortgage • Home Equity • THFCU Visa • Personal Loans

Deposits/Checking

Savings • Checking • Checking Plus • Money Market • Certificates • IRAs • HSAs

Access

Home Banking Plus • Online Bill Payer • Mobile Banking

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