

Autumn 2017

# CONNECTION

Information for members of  
**Two Harbors Federal Credit Union**



# WINTER Prep

GET READY FOR THE  
CHANGE OF SEASONS

with help from  
**THEFCU.**





**Randy Willert**  
President/CEO

## President's Message

### Is my feedback really important?

It seems no matter where we go these days, someone is always asking for our opinion. Service questionnaires are attached to our receipts at grocery stores and restaurants. Phone solicitors ask for a few moments of our time to conduct a brief survey. And dozens of signs posted in businesses throughout the community encourage to "Like us on Facebook."

Your credit union also asks for your input on a regular basis. Along with this issue of *Connection* in your quarterly statement you'll find a brief service quality survey.

With seemingly everyone asking for your opinion it begs the question: Is my feedback really important? The answer to that question lies in the process of those conducting the survey. In other words, what happens to your feedback after you have given it? If you are like me, you wonder if it was worth your time to offer your opinion at all. More than once after completing a questionnaire I've gotten the feeling that my survey was dropped into an overstuffed filing cabinet somewhere never to be viewed again.

As a member of Two Harbors Federal Credit Union, be assured that our survey process is wholly different. The results of the enclosed survey will be reviewed by our executive management team and presented to our Board of Directors. We will build our strategic plans around this survey, leveraging our strengths and addressing those areas where we can do better.

Think about that. Your feedback becomes one of the cornerstones of our strategic plan. We absolutely use this information to better serve you. Can your grocer, restaurateur or whoever else is asking for your feedback truly say the same?

Unless they are a cooperative, probably not. When we ask you for feedback we are doing more than a customer service inquiry. We are getting a check-in from our owners. As a member of Two Harbors Federal Credit Union you have ownership in our organization. That is the credit union difference, and why your feedback is not just important, but critical to our success.



## Our first WINcentive winner... you could be next!

Member **David Trieschmann** was recently awarded \$100, simply for saving money at THFCU. David invested in our new WINcentive savings account which earns above-market dividends and offers chances at prizes of up to \$5,000.

Here's how it works: Open a WINcentive Savings account and start putting money away for a rainy day. 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). \$100 prizes are awarded monthly, \$500 prizes quarterly and a \$5,000 cash giveaway is awarded every year.

WINcentive is available at a select few credit unions in the state and THFCU is the only provider in northeast Minnesota. Your odds of winning are very good – just ask David!



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.



# WINTER Prep

GET READY FOR THE CHANGE OF SEASONS *with help from* THFCU.

It's autumn in Minnesota. Summer is already a dim memory, but we're still in that glorious grace period before the snow starts to fly. It's an ideal time to take on those home improvement projects as we prepare for winter.

Your credit union is here to help, regardless of the project size. Just as there is a tool for every job, there is a THFCU service for every home improvement project:

## Small to Medium Improvements: THFCU Visa

Project ideas: Granite countertop in the bathroom – Paint and trim the living room – Stain/seal the deck

### THFCU service: Visa Credit Card

When shopping at the local hardware or DIY store, your THFCU Visa is the perfect companion. If you pay your balance in full every month, your purchases enjoy a 25-day grace period with no interest. If you have an existing balance or choose to roll the debt forward, your annual percentage rate is only 9.90% APR, far below the national average rate.

Remember too that all purchases earn you points with our ScoreCard Rewards program. Points can be exchanged for merchandise, electronics, and travel at [scorecardrewards.com](http://scorecardrewards.com). How many points do you have? Visit the site to check your point balance and go shopping!

## THFCU REWARDS VISA

as  
low  
as

**9.90%** APR

No Annual Fee • 25 Day Grace Period  
Earn points and redeem them at [scorecardrewards.com](http://scorecardrewards.com)

## Medium Improvements: Fix-Up Loan

Project ideas: New water conditioner – driveway repairs – septic repair/replacement

### THFCU service: MHFA Fix-Up Loan

THFCU is the only lender in our area participating in the Minnesota Housing & Finance Agency's Fix Up program, which allows qualifying members to borrow for improvement projects at incredible terms and without collateral.

A basic unsecured Fix Up Loan requires a household income of \$99,500 or less and allows you to borrow as much as \$15,000 for up to 10 years.

Or consider the Energy Incentive Loan, which provides loans for energy-friendly projects like windows or insulation. The Energy Incentive Loan has no income restriction.

Learn more at [thfcu.org](http://thfcu.org) > Loans > Mortgages/Home Equity

## MHFA FIX-UP LOAN

Borrow up to

**\$15,000**

No collateral needed  
Income restrictions apply

## ENERGY INCENTIVE LOAN

Borrow up to

**\$15,000**

No collateral needed

## Medium to Large Improvements: Home Equity or HELOC

Project ideas: Replace the roof – Kitchen remodel – Insulate and heat the garage

### THFCU service: Home Equity Loan or Line of Credit

Bigger projects result in bigger advantages when financing at THFCU. Our home equity programs allow you to borrow against the equity in your home at an incredible rate and terms of up to 15 years. The interest you pay is typically tax deductible, and the funds can be used for any reason (not just home improvement).

Borrow in one lump sum at a fixed interest rate with our traditional home equity loan, or access equity funds whenever you need them with a variable rate home equity line of credit.

## HOME EQUITY LOANS

as  
low  
as

**3.59%** APR

Rates are dependent on credit history, collateral, and/or term. Consult a tax advisor regarding deductibility of home equity loan interest.



# Make one stop before you shop

Shopping for a new car should be fun, but sometimes the experience adds unnecessary stress. Make just one stop before you shop and your purchase will not only be more enjoyable, it will actually put cash in your pocket.

Visit (or call) THFCU before the dealership and pre-approve your auto loan. Shop stress-free, knowing you already qualify for one of the best rates in our market. Write a check for your new car, then return to THFCU with your purchase agreement. We'll finish the paperwork and give you 1% of your loan amount back in cash.

THFCU can all but ensure a thoroughly rewarding car-buying experience. Why not make the stop, before you shop?

Loan 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.



**Auto Loans** as low as **2.49%** APR  
1% cash back when you pre-approve with THFCU!

**Member Appreciation Day is October 16th**



October is Co-Op month, where we celebrate our member-owned businesses. This year we're partnering with our friends at CLP – Cooperative Light & Power – to appreciate those who make us everything we are today: our members!

Join us on Monday, October 16th for a bratwurst lunch served from 11:00am – 2:00pm at our office on 11th Street. Then head over to CLP at 1554 County Highway 2 for a slice of pie, served from 9:00am to 2:00pm. Register to win prizes at both locations, including a grand prize awarded to those who visit both THFCU and CLP on Monday.

Celebrate Co-Op month with some well-deserved appreciation in October!



## Find our Mobile App

Access your THFCU accounts on your phone or tablet using our free mobile app. Find it on Google Play or the App Store. Search for **TouchBanking**, powered by Fiserv. Download the TouchBanking app and use the code **thfcumobile** to activate and customize your experience to THFCU.

The App must be activated by logging into Home Banking on your PC or Laptop and going to Self Service, then Mobiliti, using your existing username and password.



## Redeem your ScoreCard points...soon!

Early next year THFCU will be converting to a new credit card service provider. More information will be coming to all cardholders in the months to come, but for now note that **all ScoreCard rewards points must be redeemed before conversion.**

Visit [scorecardrewards.com](http://scorecardrewards.com) to check your card balance and redeem your points. If you are close to your point goal, note that all purchases made between now and conversion will continue to earn points – so be sure to shop with your THFCU Visa!

## 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

**Two Harbors Federal Credit Union**

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