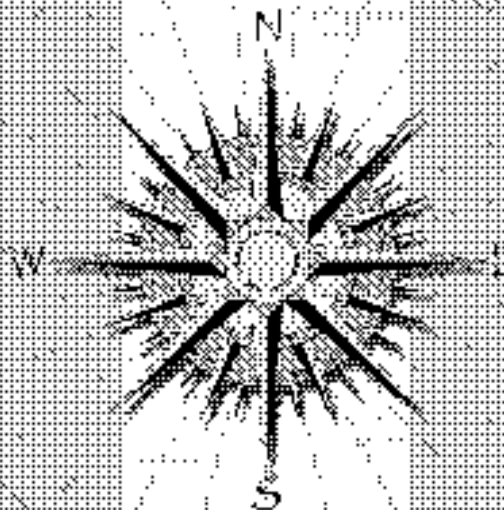


# Explore The T&C Difference

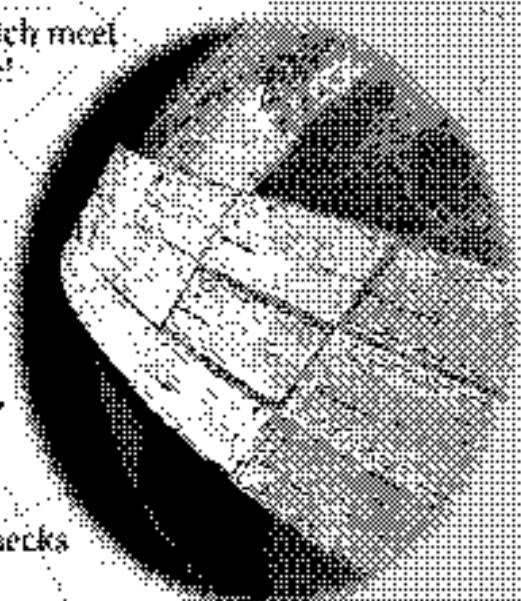


Value  
Quality  
Convenience  
Service

It's a great time to become a new member of T&C Federal Credit Union. When you authorize the direct deposit of your payroll into your T&C account you will receive a free Debit MasterCard/ATM card.

As a T&C member, you enjoy a wide range of services which meet your total financial needs, and services that save you time!

- ✦ FREE Home Banking
- ✦ FREE E-Statements
- ✦ FREE Checking
- ✦ FREE Audio Teller (ADDY)
- ✦ FREE Debit MasterCard<sup>®</sup>
- ✦ FREE ATM Card\* - (over 17,000 surcharge-free nationwide)
- ✦ Electronic Bill Pay
- ✦ VISA Credit Cards
- ✦ Home Mortgages & Equity Loans
- ✦ Low-Rate Vehicle Loans
- ✦ And Much More



## FREE Checks & Check Buy-Back Offer

Open a checking account with direct deposit and receive your first order of checks FREE.

Plus... we'll pay you 5 cents each for your unused bank checks (maximum \$10.00).

## Open Your Account Today

- ✦ Visit our web site at: [www.tfcu.org](http://www.tfcu.org)
- ✦ Stop by a T&C Federal branch

\*New account holders receive a free Debit MasterCard and ATM card and sign up for direct deposit and you must be 18 or older at the time of enrollment. Excludes AYP accounts.

# T&C FEDERAL CREDIT UNION

*Serving Your Community Since 1936*

- Main Branch - Pontiac: 248-858-2123
- Clarkston Branch: 248-820-3278
- Orion Branch: 248-870-4516
- Warren - (M-30) Branch: 248-606-9742
- Waterford (Shelby Hwy.) Branch: 248-618-3065

- White Lake Branch: Coming Late Fall 2003
- Ypsilanti Branch: 734-485-8000
- 22 Additional Branch Locations: 800-806-9780
- Web Site: [www.tfcu.org](http://www.tfcu.org)

