

# TMEFCU Quarterly Newsletter

## Tulsa Municipal Employees Federal Credit Union



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### Sprucing Up This Spring?

#### See Us for a Home Improvement Loan

The housing bubble may have burst, but even a stagnant housing market shouldn't prevent you from making home improvements that will enhance the quality of your life. Just don't expect to recoup all of your investment in a major home improvement if you were to try to sell your home. For example, according to the data from the 2009-2010 Cost vs. Value survey conducted by Remodeling Magazine, the national average cost of a midrange bathroom remodel is \$16,142, and adds \$11,454 to the home's resale value, recouping 71 percent of the cost. Most updates will return from 48 percent to about 80 percent, although one change can pay for itself: a steel entry door replacement runs an average \$1,172, adds \$1,470 in

resale value, thus recouping 128.9 percent of the cost.

On the other hand, delaying some projects, like replacing a leaky roof, could end up costing you more in repairs down the road. Or if you love your house and your neighborhood, but a growing family is causing overcrowding, adding space may be a more cost effective solution than a move.

Evaluate your options and if it's time to feather your nest, see the credit union about a home improvement loan. We have rates and terms that can fit most budgets. Call on us today.



### Attention Rate Shoppers: Your Credit Union Has a Deal

If you're looking for competitive rates on savings or low rates on loans, we think you'll find the best rates in town at the credit union. That's because, here, you're a member, not just a number. As a member-owned financial cooperative, we're here to serve you, not make a profit for temperamental stockholders. So whether you're saving for that long-awaited vacation, holiday shopping, or college tuition, we have a



savings plan to help you reach your goals. If you need financing for a new car, home improvements, or debt consolidation, you'll find the rates and terms to fit your budget. At the credit union, we believe people are worth more than money. And that translates to higher rates on savings, lower rates on loans, and better service. Contact the credit union today to find out what deals we may have for you.



*Tulsa Municipal Employees  
Federal Credit Union*

Serving City, County and Area Employees

1120 W 17th St Tulsa, OK 74107

Phone: 918-582-7573

Toll Free: 877-582-7573

Fax: 918-582-7588

[www.tulsamefcu.org](http://www.tulsamefcu.org)

e-mail: [tmefcu@tulsamefcu.org](mailto:tmefcu@tulsamefcu.org)



Get your motor runnin' with a Motorcycle Loan at the Credit Union!

HOLIDAY CLOSINGS		2010
Memorial Day		May 31
Ind. Day Holiday		July 5
Labor Day		September 6
Columbus Day		October 11
Veterans Day		November 11
Thanksgiving Day		November 25
Christmas		December 24
New Years		December 31

**Wake Up Your Account**

Your credit union is required by law to escheat (give) to the state any funds from member accounts that have been dormant after a period of time.

"Dormant" means:

1. No activity (deposits or withdrawal) during the preceding twelve (12) months and
2. No written correspondence from the member to the credit union during the preceding twelve (12) months.

Wake up your account today. If your account is dormant, please make a small deposit or communicate with us in writing. This will reactivate your account! If you no longer need the account, visit the credit union

Due to changes in Reg. CC, holds on checks have been revised.

If you will need the funds from a deposit right away, you should ask us when

**New Wheels Start Here**

Spring into summer behind the wheel of a new vehicle. Whether it's new or just new to you, remember that chances are the best place to finance it is at the credit union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from the credit union. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close

If you're looking for a



see your Credit Union for a Vehicle Loan!

the deal. That's because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation. Thanks to the Web, you can now do most of your vehicle-buying research from the comfort of your computer. If you have any questions, call

on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.



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