

# The Source

SPRING 2026

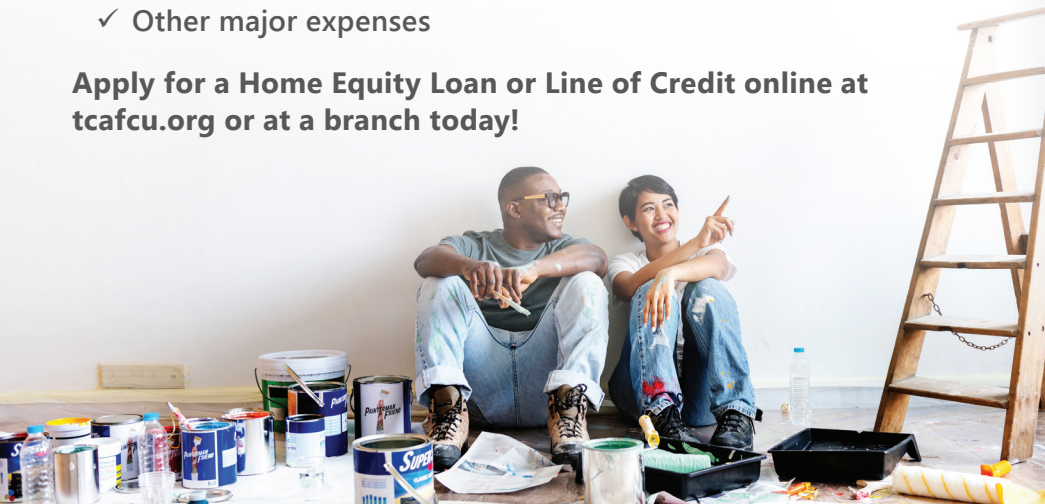
**TriCounty Area**  
FEDERAL CREDIT UNION  
*Your Community. Your Credit Union.*

## Spruce Up Your Home *Your Home's Equity Is the Key*

Your home's value has likely grown over time. A Home Equity Loan or Line of Credit lets you put that equity to work.

- ✓ Home improvements
- ✓ Debt consolidation
- ✓ College tuition
- ✓ Other major expenses

Apply for a Home Equity Loan or Line of Credit online at [tcafcu.org](http://tcafcu.org) or at a branch today!



## Checking Built Around Your Life

Your checking account should work for you. With rewards, ATM refunds and no monthly fees, TCAFCU checking helps your money go further.

### High Rate Checking

- ✓ Earn competitive dividends
- ✓ Refunds on ATM surcharge fees when you qualify
- ✓ No monthly fees

### Cash Back Checking

- ✓ Your choice of cash rewards every month you qualify
- ✓ Refunds on ATM surcharge fees when you qualify
- ✓ No monthly fees

Visit our website for full details: [tcafcu.org/checking](http://tcafcu.org/checking)

## Inside this issue



**Empower Their Financial Future**  
Page 2



**Boost Your Financial Literacy**  
Page 3



**Common Scams Aimed at Teens and Young Adults**  
Page 4

# Empower Their Financial Future

It's never too early to start learning about finance and good saving habits – in fact, the earlier, the better! TCAFCU is here to help you set your kids up for success and build their confidence with tools and educational materials designed for every age.

Get started with:

- **A Youth Savings Account.** With just \$5 and a co-signer, your child can start learning how to manage their money right away. Once they get older, you can switch them to our Student Checking and Savings Accounts for more independence. **Debit cards available to students as young as 13!**
- **Our Financial Wellness Center.** Powered by Banzai, this free, interactive learning hub contains a wealth of lessons, information and tips for people of all ages. It's a great way for kids and teens to engage in their own learning!

Open a savings account for your kid today!



## Credit Cards Designed for the Way You Spend

Boost your buying power and enjoy more of the little things in life with one of TCAFCU's credit cards! Whether you like to earn rewards or keep it simple, our low-rate cards are the convenient choice for your daily shopping.

### Visa® Platinum Rewards – Cash Back Plus

- ✓ Earn 1.5 rewards points for every dollar spent
- ✓ 0% intro APR\* on balance transfers made within the first 90 days of opening a new card\*
- ✓ No annual fee
- ✓ No balance transfer fee

### Visa® Platinum – Low Rate

- ✓ 0% intro APR\* on purchases and balance transfers made within the first 90 days of opening a new card\*
- ✓ No annual fee
- ✓ No balance transfer fee



Apply online at [tcafcu.org/credit-cards](https://tcafcu.org/credit-cards) or visit a branch today for your next credit card!

\*APR = Annual Percentage Rate. Introductory 0% APR applies to qualifying purchases and/or balance transfers on new TCAFCU credit card accounts. Balance transfers must be completed within 90 days of account opening to qualify. Existing TCAFCU credit card accounts are not eligible for the introductory offer. After the introductory period, the standard variable APR will apply based on creditworthiness. Credit approval required. Rates and terms are subject to change. Visit [tcafcu.org/credit-cards](https://tcafcu.org/credit-cards) for current rates and full details.



[tcafcu.org](https://tcafcu.org) | 610.326.3705



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## Boost Your Financial Literacy

April is Financial Literacy Month. Here are some common terms that can help you plan your long-term savings strategy.

### Annuity

A life insurance product that provides income on a regular schedule for a defined period of time.

### Asset

An asset is an investment; stocks, bonds, and mutual funds are common examples.

### Asset Allocation

A strategy where you balance your investments in different types of assets to potentially grow your investments and limit your risks.

### Bond

An investment where you are essentially lending to the issuer of the bond (usually a government body or corporation). The issuer promises to repay what they borrow from you at a later date as well as interest based on a rate.

### Capital Gain or Loss

When you profit from an investment, that is a capital gain. However, if you bought an investment at one price and end up selling it for less than what you paid, that is a capital loss.

### Diversification

When you or your financial professional invests in multiple types of asset classes and securities with different risk factors.

### Dividend

When you invest in (buy) a share of

stock in a company, some companies occasionally pay out part of their income to investors. This payment is a dividend. Frequency and amount of dividends depend on the company.

### Exchange-Traded Funds (ETFs)

An investment in which you buy a share of a fund made up of different assets.

### Individual Retirement Account (IRA)

An account where you can invest money to potentially grow for retirement. There are two types of IRAs:

**A Traditional IRA** is tax-deferred, meaning the money you put in, as well as the earnings and gains, is not taxed until you withdraw funds in retirement (when it is assumed you will be in a lower tax bracket). Depending on your situation, you may be able to deduct your contribution to an IRA for tax savings now. You must take money out of an IRA at age 73. In most situations, if you take money out prior to when you turn 59 1/2, you could pay a penalty.

**A Roth IRA** is for contributing after-tax dollars, meaning you cannot deduct your contribution. However, your contributions and earnings can grow tax-free, and you are not taxed on withdrawals if the account is held for at least 5 years and you are at least age 59 1/2. Roth IRAs do not require withdrawals until after the death of the IRA owner.

### Investment Fees

When you invest in products and services, you are sometimes charged a fee.

### Mutual Fund

A company pools money from many investors and invests in stocks, bonds, and short-term debt. This combination of investments within the mutual fund is called its portfolio, and you are buying a share of the fund that is managed by a portfolio manager.

### Share

A stock or group of stocks representing a portion of ownership in a company's equity. Shares of stock entitle the investor or owner of stock to a portion of the company's profits – as well as a loss if the price of the share/stock drops.

### Return

The amount of profit or loss on an investment.

### Rate of Return

The measurement of a profit or loss of an investment.

### Risk

Exposure to loss in an investment or portfolio.

*One of the best ways to boost your financial literacy and understanding of how to save for long-term goals is to have regular conversations with a financial professional. Feel free to reach out directly to schedule a conversation.*

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## Holiday Closings

### Memorial Day

Monday, May 25, 2026

### Juneteenth

Friday, June 19, 2026

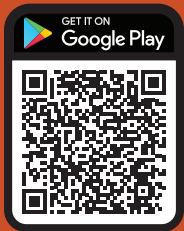
### Independence Day

Saturday, July 4, 2026

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## Common Scams Aimed at Teens and Young Adults

Scammers often target teens and young adults online. Knowing the most common scams can help you stay one step ahead.

- 1. Social Media Scams.** A stranger or a “friend” with a hacked account may reach out, supposedly needing help. They may send you a link to another webpage for any fake reason to get your account information or ask for money through a cash app or gift cards. Never send money to strangers or through gift cards and verify with your “friend” through a separate method that this message is legit.
- 2. Online Shopping Scams.** If a deal is too good to be true... it probably is! Always research the site you want to buy from by searching for “[website name] reviews.” If you’re shopping on a multi-vendor marketplace like Etsy, take a careful look at the rest of that vendor’s store and their rating – if there’s no consistency, they’re likely a fraudster.
- 3. Scholarship Scams.** Always research the scholarship or grant before applying. Don’t rush to hand over your personal information and pay fees, or you may find your identity stolen.
- 4. Freebie Scams.** Some scammers offer free cellphone wallpapers or other goodies but bury the details about exorbitant subscription fees or other hidden costs. Don’t download a new app just because it’s free!
- 5. Weight Loss Scams.** Scammers will sell anything from fad diets to supplements and detoxes to full weight-loss programs – all of which may harm your body. It all starts with a “free trial” and the promise of results... with the goal to eat up your money without actual care for your health.

If you think you’ve fallen for a scam, take action immediately. Change your passwords and call us for further guidance.