



the Source

»»» Fall 2017

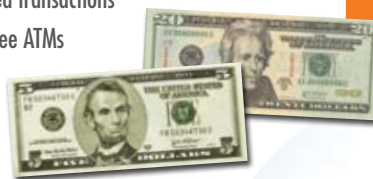
Inside: TCAFCU Voted #1 › Power Your Jingle › Beneficiary Designations › And More

»»» GET 25 BUCKS!*

When You Open A TCAFCU Student Checking Account

Get On-The-Go Access To Cash, Plus:

- Student branch locations at Pottsgrove HS and Pottstown HS
- No minimum balance requirements
- No monthly service fees
- Free Visa® Debit Card with unlimited transactions
- Access to over 38,000 surcharge-free ATMs
- TCAFCU Mobile App
- Free box of checks
- Unlimited check writing



*Student checking account age requirement is 16 to 23 years old. Must be at least 16 years old to open a checking account or debit card. Those under 18 must have a parent or legal guardian as a joint member on the account. This offer is valid on New student checking accounts, opened at any of our branch locations between 9/1/17 and 11/30/17. New student checking account must remain open at least 90 days or \$25 offer may be revoked. One offer per member.

Offer
Expires
11/30/2017!

Stop by any branch
to open A TCAFCU
Student Checking
Account TODAY!



»»» Add More Vroom To Your Auto Purchase

Flaunt Your Xpress Check At The Dealer

Finance your vehicle with TCAFCU and receive these benefits:

- Competitive rates
- Preapprovals power your negotiations
- First-time Buyer's Program
- Up to 115% financing
- Flexible repayment terms

Apply Now!

Stop in for a free credit review and we can calculate the best auto loan to fit your budget. Visit www.tcafcu.org, call 610-326-3705 or stop by a branch.

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



»» Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the Credit Union movement, reflected on what a Credit Union can do for people.

"The Credit Union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American Credit Union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, Credit Unions in America, and later around the world, began celebrating the philosophy and achievements of Credit Unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective Credit Unions like Tri County Area FCU are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, Credit Unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividend checks. Rather, the primary purpose of Credit Unions is – and always has been – to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service; it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions. Through the first half of 2016, according to data collected by the Credit Union National Association, Credit Union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

For 10
Consecutive Years

TCAFCU
Voted #1
Credit Union!

Time to celebrate our Credit Union and your vote of confidence! For over 65 years, Tri County Area FCU has been listening to what you need to make your financial life easier and giving you opportunities to grow. With over 13,000 TCAFCU members strong, dreams do indeed thrive here!

»» Refer Your Family And Friends

Thanks for being part of the Credit Union movement! We encourage you to refer family, friends and co-workers to become members at Tri County Area FCU. They can simply stop by the Credit Union or learn more at www.tcafcu.org.



»» Power Your Jingle With Visa®

Holiday spending season has arrived. Count on TCAFCU to deliver a competitive credit card rate and a hassle-free way to pay wherever you are. All cards are EMV-chip-enabled for enhanced security.

- Choose between a card with rewards or a low rate
- No annual fees
- No balance transfer fees
- Worldwide acceptance

Apply Now!

Visit www.tcafcu.org,
call 610-326-3705
or stop by a branch.



**Get Peace Of
Mind With Credit
Card Alerts!**
Get an email or text
every time your
card is used.





Chris Griffith | Financial Advisor

Located at: Tri County Area Federal Credit Union

Office: 610-326-1570 Toll Free: 800-324-9008

christopher.griffith@investfinancial.com

»» Do You Know Who Your Beneficiaries Are?

Why you should periodically review beneficiary designations.

Your choices may need to change with the times. When did you open your first IRA? When did you buy your life insurance policy? Are you still living in the same home and working at the same job as you did back then? Have your priorities changed a bit — perhaps more than a bit?

While your beneficiary choices may seem obvious and rock-solid when you initially make them, time has a way of altering things. In a stretch of five or ten years, some major changes can occur in your life — and they may warrant changes in your beneficiary decisions. In fact, you might want to review them annually.

How your choices affect your loved ones

The beneficiary of your IRA, annuity, 401(k) or life insurance policy may be your spouse, your child, maybe another loved one or maybe even an institution. Many people do not realize that beneficiary designations take priority over bequests made in a will or living trust. Naming a beneficiary helps to keep assets out of probate when you pass away.

You may have even chosen the “smartest financial mind” in your family as your beneficiary, thinking that he or she has the knowledge to carry out your financial wishes in the event of your death. But what if this person passes away before you do? What if you change your mind about the way you want your assets distributed, and are unable to communicate your intentions in time? And what if he or she inherits tax problems as a result of receiving your assets?

Are your beneficiary designations up to date? Don't assume. Don't guess. Make sure your assets are set to transfer to the people or institutions you prefer. If you're not certain you understand all the possible ramifications of your selections, you may want to reach out to a qualified Financial Professional for guidance.

This material was prepared by MarketingLibrary. Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.



»» Saving Money Is Important

However, if you are saving too much, you may be keeping yourself from building wealth. Call me today if you are interested in hearing about possible options to put some of your money to work for you. I can be reached at **610-326-1570** or christopher.griffith@investfinancial.com.

»» Changing Jobs? Retired?

Be sure not to leave your 401(k) behind

I can help review your options.

Call me today at **610-326-1570**

or send me an email at christopher.griffith@investfinancial.com to set up a **no-cost, no obligation** meeting.



Bulletin Board

Holiday Closings

Columbus Day – Monday, October 9

Thanksgiving – Thursday, November 23

Christmas – Monday, December 25

New Year's Day – Monday, January 1

» One Size Fits All – Visa® Gift Cards

Perfect gift have you stumped or pressed for time? Grab a stress-free present with a TCAFCU Visa® Gift Card.

- Instantly issued and active within 24 hours
- Cards can be loaded with amounts between \$10 and \$1000
- Accepted at retail and online merchants anywhere Visa is accepted



Stop by a branch to purchase a gift card today.

» Public Wi-Fi No-Nos

1. Never access your email, online bank or credit card accounts using public Wi-Fi.
2. Be on alert for fake Wi-Fi at coffee shops, hotels or other places offering free Wi-Fi. Often con artists set up similarly named networks to trick unsuspecting customers.
3. Never let your mobile devices automatically connect to nearby Wi-Fi.
4. Never surf the web using an unknown public network if you're online shopping or the website requires sensitive information.

Reduce Your Fraud Risks

- Get online access to your bank accounts and check activity often
- Change all your passwords frequently
- Create mobile device passcodes



» Need Holiday Cash? Use Skip-A-Pay

Don't let the season of giving – and spending – dampen your spirits. TCAFCU's Skip-A-Pay Program lightens your load and helps you with extra expenses. For a small fee, skip one month's loan payment and redirect those funds to holiday happiness. Some restrictions apply; visit the Credit Union for details.



» Love My Credit Union Rewards Just For You!

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union® Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint.® Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop.

Visit LoveMyCreditUnion.org to learn more about these valuable offers plus other valuable discounts available to TCAFCU members.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible Credit Union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions and options subject to change and may be modified, discontinued or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Your Community. Your Credit Union.

1550 Medical Drive, Pottstown, PA 19464

110 Pottstown Ave., Pennsburg, PA 18073

www.tcafcu.org | 610-326-3705



Download our mobile app

