



# the Source

»» Spring 2018

Inside: Drive Off With Great Savings › Preparing For College › Retirement Planning › And More

## »» Giving Back Is What We Do

Together, we can make a difference in our community

Our Credit Union is proud to be an active participant in the communities we serve. The Credit Union philosophy of “people helping people” is alive and well here.

This year, the primary focus of our sponsorship dollars will be to support 4 local organizations. We will provide each organization with a donation of \$2500. In addition, our staff is donating to these organizations via payroll deduction. In return, they will be wearing jeans the first Friday of each month. Employees also have opportunities to volunteer with each organization. We invite you to join us in supporting these organizations. Stay tuned for details about food drives and other opportunities.

- **The Open Link** – [www.theopenlink.org](http://www.theopenlink.org)
- **Operation Backpack** – [www.operationbp.org](http://www.operationbp.org)
- **Vets For Vets** – [www.soldiertocivilian.org](http://www.soldiertocivilian.org)
- **Tri County Active Adult Center** – [www.tricountyaac.org](http://www.tricountyaac.org)



Andrew C. Pistoria | President/CEO

## »» Help Prevent Fraud And Scams

Help keep your accounts secure at TCAFCU by registering to receive a text message or email when your debit or credit cards are used.

- Purchases over a select limit
- International purchases
- Declined purchase, and more!

Register now at [www.tcafcu.org](http://www.tcafcu.org)

Update your alert preferences at any time.

Although the Internet can be a very helpful tool, it is also a place scammers lurk with the intent of stealing your personal information. There are several things you can do to avoid scammers and reduce the risk of having your personal information stolen.

- Don't click on any pop up windows. These can often install viruses on your computer.
- Be wary of unusual payment requests.
- Choose passwords that others cannot easily guess and get in the habit of updating them regularly.
- Make sure your Wi-Fi network is password protected and never use a public unprotected Wi-Fi network for online banking.

Texts, phone calls and emails are also popular means scammers will use in an attempt to steal your information. Often times, phone scammers use programs that will show fake caller ID information when they do try to reach you. If you do receive a robocall, never press 1 to speak to a person or to get taken off a list. Pressing a number often leads to receiving more robocalls.

Today's digital landscape can be a daunting place for your identity. Fortunately, SHERPA® Identity Protection can guide you through it, giving you peace of mind and the tools you need to protect your personal and financial information.

Should your identity ever be compromised, you will get the help you need to restore your good name.

### Sherpa provides:

- Proactive monitoring to identify fraudulent activity
- Help to get you on the right path should your information be compromised
- Ongoing credit monitoring and alerts
- 24/7 Internet surveillance
- Lost wallet protection
- Affordable coverage options





## »» Drive Off With Great Savings!

Ready to upgrade to a newer vehicle, or purchase a motorcycle?

### New Auto & Motorcycle Loans

Rates As Low As

**1.99%**  
APR\*

Up To 60 months

If a new ride is on your spring "Wish List," then TCAFCU can help put you in the driver's seat! With our affordable rates and flexible terms, we've got the tools you need to help you save — and take the worry out of financing. Get preapproved for greater bargaining power at the dealership.

- Up to 125% financing
- First Time Auto Buyer's Program
- Pre-Approvals with Xpress checks for more bargaining power at the dealer

Are you ready to explore the world in a new RV or boat? Our Recreation Equipment loans may be just what you need.

Choose from an array of financing options.

Easy to apply online at [www.tcafcu.org](http://www.tcafcu.org). Visit any branch or call us at 610-326-3705.

\*APR = Annual Percentage Rate. The rate disclosed is as low as 1.99% APR for New Vehicle Loans up to a 60-month term, secured by a 2019-2017 vehicle model with a loan-to-value  $\leq 90\%$ . Call or visit our website for Used Auto Loan rates. Rate is subject to change. Not all members will qualify for the lowest rate. Rate can vary based on creditworthiness, age of vehicle, loan-to-value and terms of the loan. An auto loan with a balance of \$10,000 at a rate of 1.99% APR and a term of 60 months will have a payment of \$175.23. Rate disclosed includes .25% discount for automatic payment from a TCAFCU account.

## »» Tap Into Your Home's Equity And Enjoy The Savings!

Hurry!  
Offer ends  
April 30,  
2018

### Home Equity Loan

Fixed Rate As Low As

**3.25%**  
APR\*\*

Up To 36 Months

### Home Equity Line Of Credit

Introductory Rate Of Only

**1.99%**  
APR\*\*\*

Through 3/31/19

No  
Closing  
Costs!\*

We have the funds you need — whether it's for your home, debt consolidation or extra cash for a family vacation. A Home Equity Loan from TCAFCU gives you the money you need at an affordable rate.

### Apply Today!

Online at [tcafcu.org](http://tcafcu.org), call 610-326-3705  
or visit a TCAFCU Branch Office

\*Closing costs will be waived on all new Home Equity Loans and Home Equity Lines of Credit with a loan amount  $> \$10,000$  (new money), when the application is received by 4/30/2018. Closing costs are valued up to \$650. Fees include Appraisal, Flood Certification, Credit Report, Mortgage Recording and Property Search. If the loan is paid off within 12 months, closing costs will be added to your payoff balance.

\*\*Home Equity Loan: APR = Annual Percentage Rate. Your rate may be higher than the lowest advertised APR. Rate stated is for Home Equity Fixed loans secured by a primary residence, up to a 36-month term, with a loan-to-value  $\leq 80\%$ . Actual APR is based upon member's individual creditworthiness, loan-to-value ratio, term of loan and amount of loan. A sample Fixed Home Equity loan payment based on \$10,000 at 3.25% APR for a 36-month term is \$291.92. Minimum loan amount is \$10,000. Maximum loan-to-value is 90%. PA residences only.

\*\*\*Home Equity Line of Credit: Actual Annual Percentage Rate (APR) is based on an index and may vary according to creditworthiness, loan-to-value and terms of the loan. The Annual Percentage Rate has a variable rate feature and the APR and the monthly minimum payment can change as a result. The minimum monthly payment is \$100. Minimum loan amount is \$10,000. Introductory rate of 1.99% will be in effect through 3/31/19. After the discount rate expires, the line is subject to a variable rate which is based on prime and can change quarterly. As of 1/31/2018, the lowest HELOC rate available is 4.0% APR. Your rate will not be less than 4% APR or greater than 18% APR. PA residences only. Application must be received by 4/30/2018.

This promotion applies to loans secured by primary residences only. Please call us for loan rates on investment properties and 1st lien home equity loans.



**Chris Griffith** | Wealth Advisor  
 Located at: Tri County Area Federal Credit Union  
 Office: 610-326-1570 Toll Free: 800-324-9008  
 christopher.griffith@investfinancial.com

## »» IRS Or IRA?

IRAs can be a great way to build your retirement nest egg. I can help you start one or make sure you are effectively taking advantage of one you have. Are you being smart with your money?

**The deadline to make your IRA contribution is April 17, 2018.**

**Call Me Today!**



## »» Did You Know?

We offer the following Services and Products. Let me know if I can help you with any of the following.

### Services Offered

- Designing Personalized Portfolios
- Retirement Plans
- IRAs
- SIMPLEs
- SEPs

### Products Offered

- Stocks
- Bonds
- Mutual Funds
- Annuities – Fixed and Variable
- Life Insurance

## »» Preparing For College

With College tuition often outpacing the rate of inflation and increases in family income, it's more important than ever to start saving for your children's and grandchildren's college education.

There are steps you can take to meet expected college costs. The sooner you start to save, the better off you'll be when that first tuition bill comes due.

I can help you develop a personalized college funding program that's tailored to your lifestyle and other financial management goals. Schedule a no cost, no obligation appointment today.



## »» 401(k) Rollovers, Lump Sum Distributions, Individual Retirement Planning

Do you have questions and concerns such as:

- Should I do a rollover?
- Will I need to supplement my income?
- What will I do with my savings plan proceeds?
- How will taxes affect me?\*
- Should I elect the survivor benefit option?
- Can I afford to take early retirement?

I can help! Contact my office at **610.326.1570** to schedule a no-cost, no obligation appointment. I look forward to exploring possible options for you.



# Bulletin Board

## Holiday Closings

Memorial Day – Monday, May 28

Independence Day – Wednesday, July 4

# »» April Is Youth Month!

## Teach Your Children To Save

April is National Credit Union Youth Month and this year's theme is "The Science of Saving." To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often.

It's important to encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.



**\$10  
Deposit!**\*

To get your child started on the road to savings, TCAFCU will deposit \$10 into a new Youth Savings Account that is opened between 4/1/18 – 4/30/18.\*

\*\$10 will be deposited to new youth account at the time of account opening. Account must remain open for at least 60 days, or \$10 may be revoked. New Youth Accounts only. One offer per person. May not be combined with any other offer. Offer valid 4/1/18 – 4/30/18.

## »» In The Classroom

### Tri County Area FCU Presents "Financuary" At Pottsgrove High School

Tri County Area Federal Credit Union partnered with Pottsgrove High School to turn February into Financuary at the High School! On February 20th and 21st, three staff members from the Credit Union visited the classrooms to educate the students about personal finance. Topics included Identity Theft, Budgeting, Credit & Loans, Credit Scores and more! We were able to reach 240 10th Grade students in 10 different classes.

On February 27th, the Credit Union assisted in presenting the first ever Shark Tank event at Pottsgrove High School. At this event, students were invited to present a business plan to a group of Sharks. Tri County Area FCU President/CEO, Andrew Pistoria was one of the sharks! \$1000 was awarded to the winning students for their start up business. The event was made possible through the support of Tri County Area FCU, Market Street Sports Group, and Mishock Physical Therapy.

### Classroom Presentations



### Budgeting Workshop with Upper Perk YMCA Achievers



### Shark Tank



### Financial REALITY Fair

#### Upcoming Reality Fairs:

- Spring Ford High School - March 20 & 21
- Pottstown High School - April 11
- Owen J Roberts High School - April 25



Your Community. Your Credit Union.

1550 Medical Drive, Pottstown, PA 19464  
110 Pottstown Ave., Pennsburg, PA 18073

[www.tcafcu.org](http://www.tcafcu.org) | 610-326-3705



Download our mobile app



MHTR 45