



the Source

»» Summer 2018

Inside: New TCAFCU Learning Center › Send Your Loan On Vacation › Changing Jobs? › And More

Be sure to visit our new and improved website at www.tcafcu.org! It's all about YOU at Tri County Area Federal Credit Union.



»» TCAFCU Members Get Exclusive Discounts From Love My Credit Union Rewards

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:

- Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint® customer.*
- 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**.

To find out more and learn about other valuable discounts, visit www.tcafcu.org. You get all these offers and discounts just for being a member of TCAFCU.



*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible Credit Union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions & options subject to change & may be modified, discontinued or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

»» TCAFCU's Financial Learning Center

New!

Take control of your finances!

Tri County Area FCU's new Financial Learning Center is a digital, financial education program that can assist you with managing your finances.

Take the first step in preparing for your future goals! Visit www.tcafcu.org and click on the Financial Learning Center today.



Convenience At Your Fingertips!

Deposit checks and pay your bills wherever life takes you

Our Mobile App benefits also include:

- Turn your Debit Card ON/OFF
- Apply for a Loan
- Transfer Funds
- View Balances, and more

Download The Mobile App & Register Right From Your Phone

Protect Yourself With Card Alerts

Another Free benefit from your credit union

Help keep your accounts secure by registering to receive a text message or email when your card is used. Customize your alerts, choosing from several options and update your preferences at any time.

- Purchases over a select limit
- International purchases
- Declined purchases

TCAFCU Credit and Debit cards must be registered separately. Visit www.tcafcu.org to sign up today.

Let The Good Times Roll

Let summertime fun begin with our super summer loan

With a super summer loan you can rock around the clock!

- Vacation extravaganza
- Backyard pool
- More efficient HVAC system
- Drain off your high interest debt

5.00%
APR* 5-Month
Term

\$500 Minimum Loan Amount | Unsecured

Apply Today

Call us at 610-326-3705 or visit a Branch Office.



*APR = Annual Percentage Rate. Rate is subject to change without notice. Maximum loan term is 5 months. Minimum loan amount is \$500.00. Estimated monthly payment for \$500/5 months/5% APR is \$101.25. Offer expires August 31, 2018.

»» Send Your Loan On Vacation With Summer Skip A Pay!

You can choose to skip a loan payment for one month* this summer. Use the extra cash to travel, purchase wedding gifts, pay bills or whatever helps make your summer a memorable experience.

It's Easy To Skip A Payment

- Skip a payment for just \$30 per loan*
- Offer valid on consumer fixed loans: Signature, Auto, Share and CD-Secured Loans
- Available to all members in good standing

Sign Up Today!

Visit www.tcafcu.org, call 610-326-3705 or stop by a branch for a Summer Skip-A-Pay Authorization Form.

*I understand that there is a processing fee of \$30.00 per loan for this request. Sufficient funds must be available in order to process the skip-a-pay request. By signing, I am agreeing to the following terms and conditions: 1) I give TCAFCU permission to advance the due date of the above loan by one month; 2) that the finance charges will continue to accrue during the month that my payment is skipped, and 3) that this may result in a longer term than is stated on my original documentation regarding the loan. All other terms and conditions of the original loan agreement will continue to apply and my regularly scheduled payment agreement will resume after the requested payment is skipped. Skipped payments may not be covered if a claim is submitted on a GAP policy or debt protection claim. This offer can be withdrawn at any time and other restrictions may apply. Not all members will qualify. We will allow members to skip a month's loan payment (or payments equaling a month such as weekly, bi-weekly, etc.) at any time as long as they are current on all loans and credit cards with us. Skip-a-pay may be done for any consumer fixed loan (signature loans, auto loans, share secured and CD secured). Skipped payments are allowed one time per year up to 3 times during the life of the loan. Loan must be at least 12 months old. Skipped payments will not be allowed on any loan that has been modified to assist a hardship or as a first payment on any loan. For loan payments which are deducted from another financial institution, TCAFCU must receive this form no less than three days prior to the loan due date.



Chris Griffith | Wealth Advisor

Located at: Tri County Area Federal Credit Union
Office: 610-326-1570 Toll Free: 800-324-9008
chris.griffith@lpl.com

»» Plan Wisely. You Won't Get A Do-Over.



A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act — there are no do-overs in retirement planning.

Now is the time to consider developing a strategy that can help you work toward your financial goals. I specialize in providing comprehensive, objective financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

Call me to learn more or to schedule a no cost, no obligation consultation.

»» The Future Is Ours To See

Imagine your greatest goals within reach

Together, we can create a strategy to help make fulfilling those dreams a reality — one that can guide you forward on the path to success.

Let's work together

Contact me today at **610-326-1570** to set up an appointment.



»» Make The Most Of Your Required Minimum Distribution

When you reach age 70 ½ you may have to start withdrawing money from your IRA or workplace retirement plan. Make sure you have a plan in place for how you'll manage your plan distributions. Consult with your tax advisor about your potential tax impact and talk to me about ways to use the required minimum distribution (RMD) to your best advantage.

Schedule a no cost, no obligation consultation for your retirement strategy today.

»» Changing Jobs?

What should you do with the 401(k) money you've accumulated? You may have up to four options: leave the money where it is, roll it over to your employer's new plan, roll it into an Individual Retirement Account (IRA) or cash it out.



I can help you explore these choices, and guide you through the necessary steps. Call today for more information, or to schedule a no cost, no obligation consultation. 610-326-1570 or 800-324-9008

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured Tri County Area FCU deposits and are not FDIC insured. These products are not obligations of Tri County Area FCU and are not endorsed, recommended or guaranteed by Tri County Area FCU or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, the loss of principle is possible. Tri County Area FCU and Tri County Area Investment & Retirement Service are not registered broker-dealers nor are they affiliated with LPL.

Bulletin Board

Holiday Closings

Labor Day – Monday, Sept. 3, 2018

Columbus Day – Monday, Oct. 8, 2018

We Appreciate Our Members

Please Join Us For FREE Hot Dog Fridays In July

Pottstown and Pennsburg Branches
11 a.m. - 1 p.m. | Weather Permitting



»» In The Classroom

Financial Education Is A Priority At TCAFCU | Spring Financial Reality Fairs

This Spring, TCAFCU partnered with Diamond CU, Citadel and the Pennsylvania Credit Union Foundation to bring Financial Reality Fairs into three local High Schools (Spring-Ford HS, Pottstown HS and Owen J Roberts HS). The fairs provided students with a hands-on budgeting experience to gain practical knowledge about personal financial management in a “real world” environment. Student were taught the value of using money responsibly. After completing the fair, each student received a T-shirt, donated by Wrigley’s Business Products & Services. The Reality Fairs were a first for Spring-Ford and Owen J Roberts High Schools. It was our fourth year presenting at Pottstown HS. We look forward to presenting our next fairs in the fall.



Spring-Ford High School

March 20th
Over 375 Students Reached

Pottstown High School

April 11th
Over 150 Students Reached

Owen J Roberts High School

April 25th
Over 400 Students Reached



Congratulations To The Following TCAFCU Scholarship Recipients

- **Jessica Confer** is the recipient of our Annual \$1500 Scholarship and a graduate of Daniel Boone High School. Her goal is to achieve a health science degree, attend medical school and become a physician or psychiatrist.
- **Eriq Johnson** is the recipient of a \$500 TCAFCU Award and a culinary graduate of Pottstown High School. He has been totally committed to the program for three years, and will be attending MC3’s Culinary Institute.

Best of luck to all graduates! We wish you much success along your journey.



4th Annual Math Olympiad Competition For Pottstown School District’s Fourth Grade Students

TCAFCU proudly sponsored this event on Monday, May 21st.

This voluntary academic club is a fun “extra-challenge” program that enhances the development of student’s problem-solving skills. Children develop a deeper conceptual understanding and appreciation of mathematics by engaging in a variety of problem-solving activities. Students work, communicate, collaborate and reflect on solutions, using their new knowledge of mathematical content.



Your Community. Your Credit Union.

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www.tcafcu.org | 610-326-3705



Download our mobile app

