



# the Source

Fall 2018

**Inside:** Big Adventures, New Wheels › That's Life › Unlock The Door To Affordable Financing › And More

## 11 Years In A Row!

Thank you to all of our loyal members and Pottstown Mercury readers for voting us #1 Credit Union in the Tri County Area, 11 years in a row!



## International Credit Union Day!

Find Your Platinum Lining



Why do millions of people worldwide choose Credit Unions? Because Credit Unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members. On October 18, 2018, join Credit Union and financial cooperative members around the globe in celebrating 70 years of International Credit Union Day® and how members find their hope, their platinum lining through Credit Unions and other financial cooperatives.

**Visit us at Tri County Area Federal Credit Union and celebrate with your fellow member owners!**

### Tri County Area FCU Helps People Locally And You Can Help, Too!

For the month of October, we will be collecting food donations for Operation Backpack at our Pottstown Office and for The Open Link at our Pennsburg Office. Visit [tcfcu.org](http://tcfcu.org) or stop by our office for lists of suggested donations for each organization.



Opening Doors,  
Linking Communities,  
Helping Neighbors Flourish



### Open A New Checking Account And Receive \$25!\*

We offer a choice of 4 different checking options. Choose the option that best matches your lifestyle. Stop by our office to open a new account today and earn \$25!

\*Offer valid on New Checking Accounts opened between 10/1/2018 and 11/30/2018. \$25 will be deposited into new checking account at the time of account opening. New checking account must remain open for at least 90 days or \$25 offer may be revoked. One offer per member.





## In The Classroom

### Attention High School Students!

Be sure to visit our in-school branches at both Pottstown and Pottsgrove High Schools. Learning to manage your money early helps to build a foundation for future success. Benefits to teens include:

- Student Checking w/Visa® Debit Card (Ages 16-23)
- Money Market Accounts
- Jr. Certificates (lower minimum balance)
- First Time Auto Buyer's Program
- \$1500 Annual Scholarship Opportunity

## Auto Loans

Rates As Low As

**1.99%**  
APR\*

Up To 36 months



## Big Adventures, New Wheels

Life is full of adventures and you have big plans! Our low auto loan rates can help you enjoy your next journey in a new vehicle. Travel further and enjoy these benefits:

- Up to 125% financing
- First time Auto Buyer's Program
- Pre-Approvals with Xpress Checks\*\*

### Apply Today!

Online at [tcfcu.org](http://tcfcu.org), visit a TCAFCU branch office or call a Lending Specialist at 610-326-3705.

\*APR = Annual Percentage Rate. Rate is subject to change. The rates stated are the lowest rates offered and assume less than 90% loan to value. Actual Annual Percentage Rate (APR) may vary based on creditworthiness, age of vehicle, loan-to-value and terms of the loan. Not all members will qualify for the lowest rate. Auto Loan Payment Example: \$10,000 for 36 months at a rate of 1.99% APR is a monthly payment of \$286.38. Rate disclosed includes .25% discount for automatic payment from a TCAFCU account.

\*\*Xpress Checks — Get pre-approved for an auto loan and you'll receive an Xpress Check to purchase your vehicle. You'll have the power to negotiate the best bottom line price because you already have the check in hand when you visit the dealer. It's a great way to get the car you want at the price you want.

## More Money In Your Pocket

### Thanks To Tri County Area FCU And Love My Credit Union® Rewards

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of TCAFCU, you can get discounts and rewards that include:

- ♥ 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.\*
- ♥ **Up to \$15 off TurboTax®** federal products!
- ♥ An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- ♥ **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the Credit Union members who have saved nearly \$2 billion in discounts.

Visit [tcfcu.org](http://tcfcu.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!

\*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](http://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.





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## That's Life

### Life Insurance Plays A Key Role In The Financial Planning Process

You can use life insurance to leave much-needed income to survivors, provide for your children's education, pay off your mortgage, and simplify the transfer of assets. It can also be used to replace wealth lost due to the expenses and taxes that may follow your death, and to make gifts to charity at relatively little cost to you. There are two basic types of insurance: temporary and permanent, with many variations within each type.

#### Temporary (Term) Insurance

As a general rule, people purchase term-insurance policies to insure their families for a given period of time, usually no longer than 15 to 20 years. For instance, term insurance is often purchased by homeowners carrying a mortgage or by parents of young children. It's inexpensive compared to other types of life insurance products.

#### Permanent Insurance

If your insurance needs are longer than approximately 20 years, it's usually more cost effective to use a "permanent" life insurance policy. Whole life and universal life are common types of permanent life insurance. These types of products contain an investment component, and can allow you to accumulate savings on a tax-deferred basis. Some allow you to borrow against any cash value you have built up in the policy.

**There are many different types of life insurance products to fit your own personal needs and situation. Call me today at 610.326.1570 to schedule a no-cost, no obligation review.**

## 401(k) Decisions – You Can Take It With You

If you are preparing to change jobs, do you know what your choices are for managing the money in your current employer's retirement plan?

### Uncle Sam Loves Cash Distributions

Taking a lump-sum cash distribution may trigger an immediate 20% federal withholding tax. In addition, a 10% additional tax may apply if you are younger than 59 1/2. Taking your money in cash also means that you no longer enjoy the potential benefits of tax deferral that a qualified retirement plan offers.

Depending on your circumstances, you may have several options that will allow you to maintain the tax deferred status of your retirement plan assets: Leave the money in your former employer's plan, roll over the money to a new employer's plan, roll over the money to an IRA.

If you have questions about your specific options for your retirement plan distributions, don't hesitate to contact me at 610.326.1570 for a no cost, no obligation consultation.

## Do You Have Too Much Money in Cash?

### Are You Uncertain About How To Invest It?

Having cash at your disposal for emergencies is a good idea. However, there is such a thing as having too much in cash. When you have too much in your cash accounts you are losing the opportunity to make money on that money.

I can help you explore investment choices for your specific financial situation. There is no cost, no obligation for this service provided. Schedule your consultation today.

610.326.1570 or 800.324.9008



# Bulletin Board

## Holiday Closings

Columbus Day – Monday, October 8  
Thanksgiving Day – Thursday, November 22  
Christmas Eve – Monday, December 24  
(Closing at 2 PM)  
Christmas Day – Tuesday, December 25  
New Year's Eve – Monday, December 31  
(Closing at 2 PM)  
New Year's Day – Tuesday, January 1

## Need Extra Holiday Cash?

Ask about our Skip-A-Pay Program!

## Put the "Happy" in Your Holiday!

Our low rate Visa® platinum credit cards can help ease your holiday stress. Whether you're looking for a rewards card that earns points on every purchase or you prefer a lower rate, we have a credit card that works for you!

## Gift Cards

Whenever you need a gift for a special occasion, we make it easy. To purchase a Visa Gift Card, simply stop by one of our branch offices.

## Traveling Overseas?

Need some foreign currency for your next trip? Visit our office or log in to PCXpress to get started.

## Stay A Step Ahead During The Home Buying Process

Since competition for available houses can be tough in some markets, follow these tips to get the home you want – at the price you want to pay

**Be Ready:** Decide what you must have in a home and make a list. Getting pre-approved for a loan will also help you when it comes to making an offer and securing the home you want.

**Search Your Address:** Your potential home may have some secrets, like past crime incidents or problem neighbors. Google search the address to find out about any potential problems and to give you a knowledge advantage over other buyers.

**Don't Fall In Love:** Falling in love with a home might skew your rationale. You might overlook design or construction flaws because you're blinded by the house.

**Find A Good Realtor:** Get recommendations from friends, or do some research to find a reputable realtor who will be able to find a good group of homes in your desired neighborhood. A good realtor will also help in the negotiating process so you get the home you truly want.

## Unlock The Door To Affordable Financing



## Home Equity Loans

Fixed Rate As Low As

# 3.50% APR\*

Up To 36 months

No Appraisal Fees!\*\*

Offer Expires Nov. 30, 2018

## Put Your House To Work For You

Tri County's affordable financing can lend a helping hand

## Apply Today!

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

\*APR = Annual Percentage Rate. Your rate may be higher than the lowest advertised APR. Rate is subject to change. The rate stated here is the lowest rate offered and is based on a home equity fixed loan secured by a primary residence, up to a 36-month term, with a loan-to-value <80%. Actual Annual Percentage Rate (APR) may vary based on creditworthiness, loan-to-value and terms of the loan. Not all members will qualify for the lowest rate. Minimum loan amount is \$10,000. Maximum loan-to-value is 90%. PA residences only. Loan Payment Example: \$10,000 for 36 months at a rate of 3.50% APR is a monthly payment of \$293.02. Call us for loan rates on investment properties and 1st lien home equity loans.

\*\*Appraisal fees 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 11/30/18. Appraisal fees are valued up to \$405. If the loan is paid off within 12 months, closing costs will be added to payoff balance. Primary residences only.

We partner with Member First Mortgage to bring YOU a wide range of mortgage programs! Visit [tcafcu.org](http://tcafcu.org) for more details!

