



# the Source

Winter 2019

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## Happy New Year!

### This year marks our 70th year!

It all started on July 21, 1949 when 8 Firestone employees filed an organization certificate with the Bureau of Federal Credit Unions. The Bureau approved the organization certificate on August 11, 1949 and Firestone #336 Federal Credit Union was chartered with 8 members and \$40 in assets. After Firestone closed in 1980, the credit union became one of the first community charters. To reflect the new charter, the name was changed to Pottsgroves Community FCU on July 8, 1981. Beth-Pottstown FCU was also a community charter serving the borough of Pottstown, but marketing challenges brought about a merger of these credit unions and the name became Tri County Area FCU on July 12, 1984.

#### And the story continues...

**With assets over \$134 million and more than 14,000 members, we continue to help make our community a better place to live, work and raise a family.**

We believe strongly in the credit union philosophy of people helping people. We feel that together, we can make a huge difference! This year, the primary focus of our sponsorship dollars will once again 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 deductions. In return, you will see them wearing jeans on the first Friday of each month. There will also be volunteer opportunities for our staff throughout the year. We invite you to join us in supporting these organizations too!

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

## Annual Meeting

March 20th, 8 a.m. | Pottstown Office

Join us for TCAFCU's Annual Meeting, open to all members on March 20th. The Nominating Committee is currently accepting applications to fill available positions of Credit Union officers. Nominations for vacancies may be made by filing a petition signed by one percent of the membership, or 140 members in good standing. Nominees must also submit their qualifications and biographical data on forms approved by the Board of Directors. All petitions and related information must be received by the Credit Union no later than February 8, 2019.





## Keep Your Resolution!

It's estimated that 40% of Americans make resolutions when the new year rolls around, but only 8% of us are successful in keeping them. Here are a few helpful ways to increase your chance for success:

### Simplicity Means Success

Saving an extra \$1,000 this year may seem daunting if you don't know how to start. Simplify the goal to set aside \$20 a week and the task seems less overwhelming. Plus, over the course of the year, you get 52 chances to celebrate!

### Get Physical

You may not want to lose weight or run a marathon in 2019, but even if your goal isn't physical in nature, science says regular exercise can still help us keep our resolutions. Exercise can help wire the brain in a way that protects memory and critical thinking skills. Considering "I forgot" and "I just can't figure it out" are common excuses for breaking a resolution, improved clarity and brain function can be helpful.

### Get Personal

Recruit someone to hold you accountable. The key is finding someone who knows you well enough to challenge you who also cares for you enough to encourage you as well. For example, let's say you resolve to pay off credit card debt this year and you ask your best friend to hold you accountable. When you pull out a credit card to pay for dinner, your friend can offer a good-natured reminder that putting your meal on credit isn't helping you reach your goal – the kind of reminder you'd easily brush off if it came from a stranger.

**Make it a resolution to get your finances in the best shape possible this year.  
Get started by scheduling a Financial Checkup today! Give us a call at 610.326.3705**



### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with **Sprint®**
- ♥ 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**

The more offers you take advantage of, the more you save. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to start saving today!

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**TurboTax**

## Get a chance to win \$25k with TurboTax® Tri County Area FCU Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000. And, as a TCAFCU member, you can save up to \$15 on TurboTax this tax season.

- **Get a chance to win \$25K.** Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.<sup>1</sup>
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

**To enter the sweepstakes and access the member discount, click on the TurboTax web banner at [tcafcu.org](http://tcafcu.org).**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

**Start today and save!**



**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

## What are your goals for the New Year?

I enjoy assisting members to work toward achieving success with their financial goals. I can help with the following:

- Retirement Planning
- IRA Rollover Services
- Tax-Advantaged Investing
- IRAs – Traditional, Roth
- Annuities
- Mutual Funds
- Life Insurance
- Education Planning
- Estate Planning

Call my office today to set up your no-cost, no obligation appointment, **610.326.1570**. I look forward to meeting you soon!



## Plan Now For Income During Your Retirement

There's a big difference between not working and not worrying. Yet for millions of Americans, the worrying begins after the working ends. There's inflation, fluctuation investment returns, more taxes and skyrocketing cost for healthcare. You owe it to your family and yourself to work toward retiring stress-free, without concern and that requires a retirement income plan. I will work with you to build your retirement plan logically and effectively. Together we'll identify your needs, consider the risks you face, select investment options, put your plan into action, and then measure your progress.

Every step is designed to give you confidence during retirement. Your first step is to contact me to arrange a no-cost, no obligation meeting. Simply call me directly at **610.326.1570**.



## It's Time To Move On Your IRA Contribution

The clock is ticking for making your 2018 IRA contribution. The deadline is Monday, April 15, 2019. IRAs accumulate on a tax-deferred basis. By making your contribution sooner than later, you give your money more time to grow. Contribution limits are as follows:

- 2018. . . . . \$5500/\$6500 for ages 50 and up
- 2019. . . . . \$6000/\$7000 for ages 50 and up

**Contact me to make your annual IRA contribution or to learn more about IRAs.**

## Turning 70½ Is A Big Deal

We don't celebrate "half" birthdays but when you reach 70 ½ it's a milestone, according to the IRS. You must begin taking money from your tax-deferred retirement plan accounts (IRAs). By not taking out your required minimum distribution (RMD) you are subject to a hefty penalty.

### Don't need the income? Consider reinvesting your RMDs

Keep your money working for you by investing your RMD in a non-retirement account for yourself, another person, or for a charity. If you need help calculating RMDs on all your tax-deferred retirement accounts, or would like to review options, contact me at **610.326-1570**.

# Bulletin Board

## Holiday Closings

Dr. Martin Luther King, Jr Day –  
Monday, January 21

Presidents' Day – Monday, February 18

## Looking for a Tax Professional?

United Tax Service has worked with Credit Union members since 1992, offering tax preparation, electronic filing services and more.

Contact Ron at 610.369.5923.



## Spark Something New This Year

Did you know that only about 1/3 of Americans maintain a household budget? Understanding how you're spending money is the first step in reaching your financial goals.

Whether you're an experienced budget keeper or are just getting started, you can use our online Budgeting Tool to:

- Track your monthly expenses
- Better understand your spending
- Adjust your spending to reach your financial goals.

If you're like many Americans, a financial resolution probably made your list of goals for the new year. Tri County Area Federal Credit Union offers a variety of educational resources and tools to help you start the year strong and establish good habits.

Simply visit our website at [www.tcafcu.org](http://www.tcafcu.org) and click on the Financial Learning Center link to get started!



Be sure to check out the Financial Resolutions Playlist!



## Scholarship

Each year, TCAFCU awards a \$1500 academic scholarship. Applications will be judged based on their academic achievement and community involvement, by a committee of credit union staff. Scholarship funds are to be used for higher education at an accredited college or trade school. For more information and to apply for the scholarship, please visit [www.tcafcu.org](http://www.tcafcu.org) or stop by the credit union.

The deadline to apply is March 15, 2019!



## Lower Rate = Less Stress

Don't let holiday bills set you back in the new year

You know how it is. You make a new year's resolution to save money but then the holiday credit card bills start rolling in and your promise to save goes out the window. Not this year! Jumpstart your saving success by transferring the balances from those high-interest credit cards to a TCAFCU Visa® Platinum Credit Card. You'll pay just 4.90% APR\* for 12 months and there's no balance transfer fee! A lower rate means you can pay off your balance faster and save more! Start now at [tcafcu.org](http://tcafcu.org).

\*The Annual Percentage Rate of 4.90%, which is a monthly periodic rate of 0.4083%, is for 12 months from the issuance of the balance transfer. When the discounted rate expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. These rates are subject to change without notice. Existing balances, new purchases and cash advances will accrue interest at the regular APR. Internal balance transfers are not eligible for the promotional rate.



Plus, no balance transfer fees!



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



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