

# The SOURCE

**Home Equity Loans**  
Rates as low as

**4.00%** APR\*

**Get a \$200  
Visa Gift Card!**



## Make your dreams come true.

Renovate your home, consolidate debt, finance a college education or even take off on a luxury vacation with a home equity loan from Tri County Area FCU! You'll enjoy:



**Flexible Terms**



**Up to 90% LTV**



**\$200 Visa Gift Card†**

### With a home equity loan you can:

- Receive your funds in a lump sum
- Enjoy a fixed interest rate for the life of the loan
- Consolidate debt or pay for major expenses
- Pay less closing costs compared to refinancing

\*APR = Annual Percentage Rate. Your rate may be higher than the lowest advertised APR. Rate is subject to change. The rate stated 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 4.00% APR is a monthly payment of \$295.24

†\$200 Visa Gift Card will be given at loan closing for new home equity loans and home equity lines of credit > \$10,000, secured by a primary residence. Not valid on refinancing of current TCAFCU Loans. Limited time only. While supplies last.

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**Wawa**

Plus, get a \$50 Wawa Gift Card!

**Drive Happy!**

With auto loan rates as low as

**2.74% APR\***

## It's Time to Take an Adventure!

With rates as low as **2.74% APR\*** we will help you find the perfect auto loan. Whether you are looking for a new vehicle for that next road trip or a reliable sedan to get you to work, make Tri County Area FCU your next stop.

- ✓ Up to 125% Financing Available
- ✓ First Time Auto Buyer Program
- ✓ Pre Approvals with Xpress Checks\*\*

**Make everyday an adventure in a new car!**  
**Apply for an auto loan today at [tcafcu.org](http://tcafcu.org)**

\*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 2.74% APR is a monthly payment of \$289.67. Rate disclosed includes .25% discount for automatic payment from a TCAFCU account.

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

\*New or used auto loans over \$5,000. Not valid on refinancing of current TCAFCU auto loans. Limited time only. While supplies last.

## FINANCUARY At PGHS

TCAFCU is very committed to increasing financial literacy within our schools and community. In February, we worked together with the Pottsgrove High School to present FINANCUARY for the second year in a row. FINANCUARY included:

### Personal Finance Days (February 25 & 26)

TCAFCU Staff members worked with over 250 10<sup>th</sup> grade students to teach them about Budgeting, Credit/Loans and Credit Scores with fun, interactive workshops.



### Shark Tank (February 27)

Students presented business plans to the Sharks and the Sharks awarded \$1500 to the winning students for their start up business. The event was hosted by PGHS with support from Tri County Area FCU, Market Street Sports Group, Reading Orthodontic Group, 422 Sportsplex and Mishock Physical Therapy & Associates, LLC. Andrew C. Pistoria, TCAFCU President/CEO was one of the five sharks judging the event.



**Open a Youth Account during the month of April and TCAFCU will deposit \$10!\***

\*\$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 4/1/19 - 4/30/19.



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

## Are You Retirement Ready?

### Let me help you understand your Social Security Benefits

You've planned ahead and worked every step of the way to achieve your goals in life. Reaching your retirement goals has required the same preparation and commitment. For over a century, life expectancy in the United States has been steadily increasing. The need to allocate assets and structure distributions to ensure they last throughout your retirement is a very crucial part of the equation. I can help you determine how your Social Security benefits will factor into your distribution plan and help you work toward a comfortable retirement.



**Call me at 610.326.1570 to schedule your personal, complimentary consultation today.**



## Does Your Retirement Math Add Up?

When it comes to retirement, it's all about the numbers—how much money you'll need and how much you're saving to get there. Find out your retirement numbers with this five-minute calculation. With the right information, you can move ahead and plan with confidence.

**Need your numbers? Call 610.326.1570 for more information or to schedule a complimentary retirement review.**

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Tri County Area Federal Credit Union and Tri County Area Investment & Retirement Services are not registered broker-dealers nor are they affiliated with LPL.

**Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value**

## Join Us! SEMINAR

### Social Security Seminar: Seven Keys to Enhancing Your Benefits

We'll share seven keys to enhancing Social Security benefits that include the keys to help you understand the basics of Social Security and when to take benefits, a deeper dive into working in retirement, and steps to rethink retirement strategies.

**Date:** Wednesday, May 15, 2019

**Time:** 6:00 p.m. -7:00 p.m.

**Place:** Pottstown Branch

**Guest Speaker:**

Beau Barrabee, CRPC  
Retirement Consultant, Regional VP  
Allianz Life Financial Services Co.

*Light refreshments will be served.*

### Space is limited!

**To reserve a seat please call Missy 610.326.3705 ext. 2257 or email missy.weber@lpl.com**

## Is Your CD Maturing Soon?

Just because a CD was the right product for you in the past does not mean it is still the best option. If you have a CD maturing soon, it is time to decide the best course of action. In today's financial environment, other investments may help you reach your goals more effectively.

With objective advice and thoughtful guidance, you may be able to earn more within your comfort level.

CDs are NCUA Insured to specific limits and offer a fixed rate of return if held to maturity.

## Bulletin Board

### Holiday Closings

Memorial Day  
May 27, 2019

Independence Day  
July 4, 2019

### Upcoming Events

Financial Reality Fair at  
Spring-Ford High School  
April 23 & 24

Financial Reality Fair at  
Pottstown High School  
May 1

TCAFCU Sponsored Math  
Olympiad at Rupert  
Elementary School  
May 13

Social Security: Seven  
Keys to Enhancing Your  
Benefits Seminar  
May 15

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**Tri County Area**  
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www.tcafcu.org  
NMLS ID# 455689

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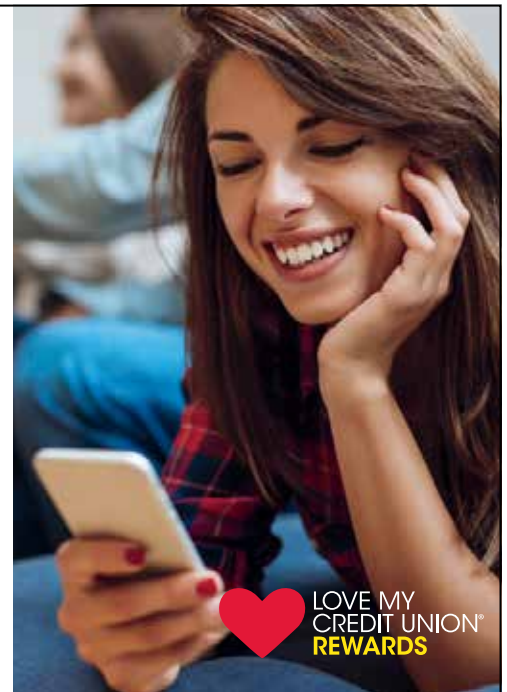
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- Apply for a Loan
- Transfer Funds
- View Balances, and More

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