

The SOURCE



AUTO LOANS
with low,
competitive rates!

It's not just a car,
it's a part of the **FAMILY**

At TCAFCU, we realize how important your vehicle is to you. Whether you're shopping for a new one or refinancing the one you have, we'd like to help you get the loan you deserve.

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

Talk to us today to get started on your application!



**Thank you to our members
for voting us the #1 credit
union in the Pottstown Mercury
Readers' Choice Contest!**

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Money-Saving Tips for Fall

As the summer comes to an end and back-to-school shopping has got you strapped for cash, Tri County Area Federal Credit Union has a few ideas for how you can save money this fall.

Halloween Costumes

Work together with other families that have children around the same age as yours and trade costumes. You can easily save \$20 or more per child by borrowing a costume your neighbors' child wore last year.

Turn Your Loose Coins into Serious Cash

Collect your loose change in a jar at the end of each day. When it's full, bring it in to Tri County Area Federal Credit Union and use our FREE coin counter to see how much you've saved up!

Electric Bill

Usually your electric bill will be lower during the fall, but take it a few steps further and turn your thermostat up/down so it doesn't run as much. Enjoy the outside air and open a window.

Stock Up for Next Summer

Summer items go on sale in early fall. Shop for summer clothes, grills, lawnmowers and similar summer merchandise you'll need next year. If you're planning a wedding for next summer, fall is a great time to start stocking up on things you'll need—even your wedding and bridesmaids' dresses.

Grocery Shopping

The best time to buy fruits and vegetables is when they're in season. In the fall, get good deals on: apples, cranberries, oranges, tangerines, honeydew melons, broccoli, Brussels sprouts, cauliflower, mushrooms and spinach.

Recreational Activities

Take advantage of the local festivals in your area that are usually free or inexpensive. Spend some time outside and go for a hike, have a picnic, or visit a pumpkin patch or apple orchard.

Source: www.thewisewallet.com; www.forbes.com



Financial Reality Fairs

In partnership with the PA Credit Union Foundation and other local credit unions, TCAFCU is proud to present financial reality fairs at local high schools.

These fairs give students a taste of the "real world" by providing experiential learning about personal financial management. Students choose a career, budget monthly expenses and are also required to spin the "Wheel of Reality" to receive one of life's financial surprises. At the end of the experience, students review their budget with a financial counselor.

We are looking forward to hosting upcoming reality fairs at Pottsgrove and Pottstown High Schools this fall. By the end of 2019, we will have hosted fairs at four different high schools – reaching over 1,500 students.

International Credit Union Day

Mark your calendars – International Credit Union Day® is October 17, 2019!

This day celebrates the spirit of the global credit union movement. This year's theme is: Local Service. Global Reach.

As we look forward to the 71st anniversary of ICU Day, Tri County Area FCU invites you to celebrate the day with us. We're proud to be your local credit union, and we are grateful for members like you!



**Local Service.
Global Reach.**



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Coping with Change

Life events may call for alterations to your financial strategy.

Some life events you can anticipate while others will surprise you. Some are significant enough to affect your household finances, your investment strategy, and even your vision of the future.

Therefore, your retirement plan should be flexible. After a major development in your life, your plan should be reviewed; its priorities and objectives may need to be reevaluated. Even just the passage of time may make this a good idea. Can you say your life is the same today as it was 10 years ago?

This is when meeting with an experienced financial professional counts. Financial advisors can help pre-retirees and retirees plan in anticipation of life events as well as adjust plans in response to unexpected changes. They are prepared to help clients through life and retirement transitions and make any necessary changes.

What changes have occurred in your life recently? Are changes ahead of you? If these developments are significant, they could call for a new look at your saving and investing approach. Feel free to call or email me about them. It is better to address any changes now rather than regretting not doing so later.

Out of SIGHT, Out of MIND

It can be easy to lose track of retirement accounts from previous employers when you no longer work there.



If you're like most people, you've changed jobs throughout the years. Once, twice, maybe more. That means you could potentially have several different retirement accounts from those jobs. It may feel daunting to think about what to do with them. It's easier to leave them alone – out of sight, out of mind. But taking that approach may not be the best thing to do when planning for retirement.

Your old retirement plan balances can be an important part of your overall retirement savings and you have several options to consider:

- Move them into your current retirement plan
- Move them to an Individual Retirement Account (IRA)
- Leave them where they are
- Take a cash distribution (may come with substantial penalties)

Whatever option you choose, it's important to think ahead and understand the pros and cons of any actions you take. We're here to help create confidence that you're on track to realize your financial goals and aspirations. **Call today for a no-cost, no-obligation review.**



Checkups Are Good for Your Financial Health

Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your health and make sure you're on track for well-being. I specialize in thoughtful and objective guidance aimed at keeping your finances and goals in shape. **Call me today at 610-326-1570** for more information or to schedule a consultation.

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

Holiday Closings

Veterans Day
November 11, 2019

Thanksgiving Day
November 28, 2019

Christmas Eve (closing at 2 p.m.)
December 24, 2019

Christmas Day
December 25, 2019

New Year's Eve (closing at 2 p.m.)
December 31, 2019

New Year's Day
January 1, 2020

Upcoming Events

Santa Visit
Saturday, December 7
9 a.m. – 12 p.m. | Pottstown office

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Facebook & Twitter!**



**Download the
TCAFCU Mobile App!**



Tis the Season for Shopping and Spending

Decorations, groceries and gifts – oh my! Believe it or not, the holidays are nearing, and that means extra spending is just around the corner.

Thankfully, TCAFCU offers Visa® Platinum credit cards to help you cover those not-so-jolly seasonal expenses.

Add a little jingle to your pocket while enjoying these benefits:

- Choose between rewards or a low-rate card
- No annual or balance transfer fees
- Worldwide acceptance
- And more!

Don't fall into the habit of signing up for department store cards with high fees. Pay for the holidays the smart and savvy way – with a TCAFCU Visa Platinum credit card.

Apply today at tcafcu.org.



Take the stress out of holiday shopping with a Visa gift card!

Cards can be loaded with any amount between \$10 - \$1,000 and used at millions of retail and online merchants. Stop by and purchase a gift card for everyone on your holiday shopping list today!

Slip
past your
loan payment!



Sign up for Skip-A-Pay today!



Santa Claus Is Coming to Town – Pottstown!

On Saturday, December 7, the man in red will be paying a visit to our Pottstown office from 9 a.m. – 12 p.m. All members are invited to bring their families and snap a few pictures with Santa. Cookies and hot chocolate will be provided!



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