

The SOURCE



Sweeten Up YOUR SUMMER

Personal loan rates as low as **5.99%** APR* for 12 months

Get A Personal Loan This Summer

We want to make sure your summer is full of sweet (and none of the sour)! That's why we're offering a limited-time personal loan rate of **5.99% APR.*** Surprise your family with a spontaneous trip, create your dream garden, or pay off a high-interest credit card.

Visit our website, call us, or stop by a branch to apply today!

*APR = Annual Percentage Rate. Rate is subject to change. This promotional rate is the lowest rate offered on personal loans and includes a 0.25% discount for automatic payment from a TCAFCU account. Actual Annual Percentage Rate (APR) may vary and not all members will qualify for the lowest rate. Loan Payment Example: \$1,000 for 12 months at a rate of 5.99% APR is a monthly payment of \$86.06. Offer ends August 31, 2019.

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Join us for FREE hot dogs every Friday in July!
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Enjoy The Moment
(Your Loan Payment Can Wait)

Sign Up For Summer Skip-A-Pay!

Live each moment to its fullest by skipping one month's loan payment this summer. With our Summer Skip-A-Pay Program, you can choose to take a loan payment break for one month.

Use the extra cash to travel, prepare your child for freshman year of college, purchase wedding gifts, pay bills or whatever makes your summer sunnier.

Call us at 610.326.3705 for more details about our Skip-A-Pay program!

Now's The Time To Find A Mortgage

The summer home buying season is here and the time to begin searching for the right mortgage program for you and your family is now!

With our mortgage partner, Member First Mortgage, we are able to offer a wide range of financing options for first time home buyers or those looking for a home to retire in. We offer a full suite of government purchase and refinancing programs; including FHA, VA and USDA, as well as conventional fixed and adjustable rate programs, construction financing, jumbo loans and more! Enjoy summer in your new home with a mortgage from TCAFCU!

Contact us today at 610.326.3705 or apply online at www.tcafcu.org

Member First Mortgage NMLS ID# 149532.
 Tri County Area Federal Credit Union NMLS ID# 455689.

Equal Housing Opportunity Lender.



WE OFFER A WIDE RANGE OF PURCHASE AND REFINANCE LOAN PROGRAMS.
GET YOUR MORTGAGE RIGHT HERE AT TCAFCU!





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

Life Insurance – When should you review your insurance coverage?

Occurrence of major life events

Any time you experience a major life event is an appropriate time to review. Major life events can include the following:



- Change in partnership/marital status—marriage, divorce, or widowhood
- Birth or adoption of a child (or even a grandchild)
- Deterioration in health—yours or your partner’s
- Support of parent (care of financial)
- Career changes—promotion, layoff, business start-up or failure, pending or recent retirement, salary increase or decrease
- Educational milestones—children or grandchildren entering private school or college
- Change in assets and/or liabilities—debt level, refinancing, or property ownership
- Inheritance—received by you or your partner

Every three years or so (maybe even yearly)

It is a good idea to review your insurance coverage every three years or so, even if you haven’t experienced a major life event or change in your lifestyle. The major consideration for this time frame is inflation. Economic conditions and the inflation rate could cause the value of your life insurance to diminish over time and \$200,000 a few years ago may not get you the \$200,000 worth of purchasing power today, not to mention in the future. If the inflation rate is different than the one used previously to calculate your insurance need, you could be losing buying power.

If you would like to review your insurance coverage give me call at 610.326.1570 for your complimentary insurance check-up.

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

Investing for Major Financial Goals

- ✓ Investing for retirement
- ✓ Investing for education
- ✓ Investing for a large purchase
- ✓ Investing if you’re starting a business
- ✓ Investing to increase your net worth

Setting goals is an important part of life in general and financial planning in particular. Investing without knowing what you’re trying to achieve is like trying to drive across country without a map or GPS. Your goals and circumstances may change over time, but it’s easier to adjust your plan to accommodate those changes than it is to succeed when you don’t know what you’re working to accomplish. And with any financial goal, the sooner you start saving and investing for it, the easier it may be to amass the amount you’ll need to realize it. If you need assistance mapping out your financial goals and developing an appropriate financial plan, don’t hesitate to give me a call.



College Savings

Whether a college education is a distant dream you hold for a newborn child or a financial imperative staring you in the face, it is important to take swift steps to begin meeting this challenge. Next

to retirement planning, paying for your children’s education could be the largest expense that your family will bear.

To learn about flexible college savings programs, please contact me at 610.326.1570. I can help you plan today, for tomorrow’s college education expenses.

Bulletin Board

Holiday Closings

Fourth of July
July 4, 2019

Labor Day
September 2, 2019

Columbus Day
October 14, 2019

Upcoming Events



Free Hot Dogs For Members

July is Member Appreciation Month. We are celebrating by serving Free Hot Dogs every Friday during the month.

Pottstown & Pennsburg Offices.
11am – 1pm. Weather permitting.

Like and Follow us on Facebook & Twitter!



Need some **FOREIGN CURRENCY** for your next trip?
LOGIN TO PCXPRESS
or visit our office to order!
TRAVEL MONEY

Traveling This Summer?

If you have a TCAFCU Credit or Debit card, please call us at 610.326.3705 to let us know when you'll be traveling out of town or out of the country. This will help avoid blocks on access to your cards so you can enjoy every minute of your vacation.

Protect Yourself with Card Alerts

Keep a close eye on your accounts by registering to receive a text or email when your card is used. You can customize your alerts, choosing from several options:

- Purchases over a selected amount
- International Purchases
- Declined Purchases

Update your preferences at any time. TCAFCU Credit and Debit cards must be registered separately.

Visit tcafcu.org to register.



2019/2020 Scholarship Winners

Madison Twaddell is the recipient of our 2019/2020 Annual \$1500 Scholarship. Madison graduated from Owen J Roberts High School and plans to attend Holy Family University in Philadelphia this fall.

Kobe Reinert is the recipient of the 2019/2020 TCAFCU Scholarship Award at Pottstown High School. Kobe will receive a \$500 scholarship towards higher education this fall.

Kaitlyn Mundy is the recipient of the 2019/2020 TCAFCU Scholarship Award at Upper Perkiomen High School. Kaitlyn will receive a \$500 scholarship towards higher education this fall.

Congratulations to this year's scholarship winners! We wish them the best!