

The SOURCE

*Cheers to
70 Years!*



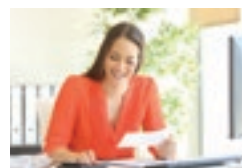
First, we'd like to wish all our members and their families a happy New Year!

Thanks to our wonderful members and staff, our 70th year was nothing short of amazing. We continued to offer our members exceptional products and services, and we placed a special focus on increasing financial literacy in our community.

Here are just a few accomplishments from 2019:

- Introduced an online membership application – making it possible for more people to experience the credit union difference.
- Brought financial education into the classroom through our continued partnership with Banzai. So far, we've sponsored 24 schools, served 48 teachers and educated over 2,400 students!
- Presented Financial Reality Fairs at local high schools, reaching over 1,500 students.
- Continued to operate strong student branches in Pottsgrove and Pottstown high schools.
- Donated to several community organizations including, Operation 143, Tri County Active Adult Center, Vets for Vets and The Open Link.

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Let's Keep It Going in 2020

Lots of new developments are on the horizon for TCAFCU in 2020, and as always, your financial success is our top priority.

You know that the new year is a great time to check in with your physical health, but it's also a great time to check in on your financial health. From college funds to retirement planning, we can help you take care of your financial checkups and make sure you're on track to meet all your goals.

Thank you for being a loyal member of TCAFCU, and cheers to a new year of financial success!



Annual Meeting

March 18, 2020 | Pottstown Office

Join us for TCAFCU's Annual Meeting, open to all members, on March 18, 2020. 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 7, 2020.

Change in Fee Schedule – Effective March 1, 2020

	Current	New
Inactive Fee – per month, after 12 months of inactivity (<i>waived for members under 18</i>)	\$5.00	\$10.00
Returned, Non-Sufficient or Uncollected Funds – per item	\$30.00	\$33.00
Privilege Pay Fee – per item	\$30.00	\$33.00
Stop Payment Fee – per check or series	\$20.00	\$25.00
Foreign Item Collection Fee	\$5.00	\$12.00
Overnight Delivery Fee	\$20.00	\$25.00
Stop Payment Fee – ACH items	\$20.00	\$25.00
Failure to Notify of Address Change	\$5.00	\$15.00



Clean Up Your Finances for the New Year

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. And now that the holiday season is over, it is a great time to regain control of your finances. When you declutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

Roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:



Streamline your banking. Close old accounts, switch to online Bill Pay and sign up for eStatements to reduce paper waste. Shred year-old bank statements, expired warranties, old Social Security statements and tax documents that are over seven years old.



Consolidate your debt. Consider rolling all your high-interest payments onto one low-rate credit card. Close credit cards you don't need and create a payment strategy to lower your debt.



Organize your savings. Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all your savings plans to one institution and consolidating all IRAs to one account. Let's increase your 401(k) savings so that at a minimum you are saving enough to earn a full match from your employer.



Plan your estate. Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV, etc.), a will prevents lengthy legal battles and guarantees the right people receive your belongings upon your passing.

Need help tidying up? Stop by a TCAFCU branch or give us a call. We'd be more than happy to help you clean up your finances for 2020!



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 Is Your 2020 Vision for Your Retirement Plan?

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act – there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. I specialize in providing comprehensive, objective financial guidance with the goal of maximizing every remaining moment of the retirement countdown. Call me today to learn more or to schedule a complimentary consultation.

Tax Season Is Among Us

It is an ideal time to review your retirement savings accounts to ensure you are maximizing tax-advantaged investment opportunities, making the most of your contributions and reviewing your investments to determine if your assets are still properly allocated across all accounts.

It would be my pleasure to offer you a comprehensive financial review of your retirement savings accounts, including any 401(k) or other retirement savings accounts. In addition, if you have not made your 2019 IRA contribution, I can help you choose the appropriate investment options for these contribution amounts in light of your overall retirement assets as we review your overall plan. Traditional IRA contribution limits for 2019 are \$6,000, plus a \$1,000 catch-up provision amount for those over the age of 50.

Please contact me at 610-326-1570 to schedule an appointment for a financial review.

Make the Most of Your Required Minimum Distribution

When you reach age 70 ½, you may have to start withdrawing money from your IRA or workplace retirement plan – make sure you have a plan in place for how you'll manage your plan distributions. Consult with your tax advisor about your potential tax impact and talk to me about ways to use the required minimum distribution (RMD) to your best advantage.

Contact me at 610-326-1570 for a no-cost, no-obligation consultation for your retirement strategy today.



Securities and advisory services are offered through LPL Financial (LPL), a registered investment and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its affiliates. Tri County Area Federal Credit Union (TCAFCU) and Tri County Area Investment & Retirement Services **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Tri County Area Investment & Retirement Services, and may also be employees of TCAFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of TCAFCU or Tri County Area Investment & Retirement Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Join Us! SEMINAR

Health Care Costs: Options before and after retirement

Health care costs impact people in various ways throughout their lifetime. During this informative seminar, you will learn more about health care costs and their financial impact at various stages of life. By understanding these costs and their impact, you get an opportunity to prepare for the effects in your retirement strategies.

Date: Wednesday, March 11, 2020

Time: 6 p.m. – 7 p.m.

Place: Pottstown Branch

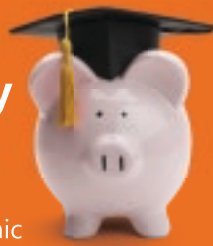
Guest Speaker: Beau Barrabee, CRPC Retirement Consultant, Regional VP Allianz Life Financial Services Co.

Light refreshments will be served.

Space is limited! To reserve a seat, please call Missy at 610-326-3705 ext. 2257 or email missy.weber@lpl.com.

Scholarship Opportunity

Each year, TCAFCU awards one student with a \$1,500 academic scholarship. A committee of credit union staff will judge applications based on academic achievement and community involvement. 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 tcafcu.org or stop by the credit union.



The deadline to apply is April 1, 2020!

Holiday Closings

Martin Luther King Jr. Day
Monday, January 20

Presidents Day
Monday, February 17

Like and Follow Us on Facebook & Twitter!



Download the TCAFCU Mobile App!



Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! Tri County Area Federal Credit Union has teamed with TurboTax® to **save you up to \$15** on TurboTax and a **chance to win \$25,000**.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax, you'll get your **biggest possible refund fast**.

Start TurboTax today for free and be entered to win!

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. 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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, 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-1A-04-05B, San Diego, CA, 92129.



Searching for a Tax Professional?

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

Give Ron a call at 610-369-5923.



Make it to the
finish line faster

Transfer your debt to a TCAFCU Visa® Platinum Credit Card!

Every year seems to begin the same. You make a resolution to start saving more money, but then the holiday bills start trickling in and debt begins bringing you down.

Break the cycle and whip high-rate debt into shape in 2020! With a TCAFCU Visa Platinum Credit Card, you'll enjoy no balance transfer fee and a low rate of 4.90% APR* for 12 months. Start your year off better and pay off your debt faster. Apply today at 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.