

The SOURCE

embrace HOMEOWNERSHIP



Whether you dream of renovating your kitchen, funding a college education or jetting off on a well-deserved vacation, a Home Equity Loan can help turn that dream into a reality. This type of loan lets you receive funds in a lump sum, enjoy a fixed rate and pay less in closing costs compared to refinancing.

Our Home Equity Loan sets itself apart by offering:

- Low rates
- Flexible terms up to 180 months
- Up to 90% LTV
- Possible tax benefits (Please consult a tax advisor.)

PLUS YOU WILL RECEIVE A
\$200 VISA® GIFT CARD*

TO HELP YOU BOOST YOUR BUDGET WHEN
YOU FINANCE A HOME EQUITY LOAN.

*\$200 Visa gift card will be given at loan closing for new Home Equity Loans and Home Equity Lines of Credit (HELOC) with >\$10,000 in new money. Valid on Home Equity Loans and HELOC secured by a primary residence. Not valid on refinancing of current TCAFCU loans. Offer valid on applications received between 03/01/2020 and 05/31/2020.

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For Every Lifestyle, There's a Checking Account

No matter what kind of life you lead, you can turn to TCAFCU for a checking account to suit your needs. We offer four different types of checking accounts, all of which come with no monthly service fees, 24/7 access with Mobile and Online Banking, overdraft protection from a savings account, access to over 38,000 surcharge-free ATMs and more!

Direct Checking

A checking account perfect for a variety of lifestyles, there are no minimum balance requirements, and the debit card is free with unlimited transactions when you set up direct deposit.

Basic Checking

When all you need is a simple, low maintenance, basic checking account, we have you covered. It comes with no minimum balance or direct deposit requirements and a debit card at \$1.25 a month.

Interest Checking

If you have a little more cash in your pocket, then Interest Checking is a great choice. As long as you meet the minimum balance requirement, you'll earn dividend dividends. It also comes with a free debit card!

Student Checking

With no minimum balance requirements and free, unlimited debit card usage, this account is perfect for young adults looking for their first checking account.



Help Your Child Start Their Financial Journey

Building good habits is an integral part of becoming financially healthy as an adult. No matter the age of your child, it's never a bad time to start learning how to save. TCAFCU is here to help young members begin their financial journey early and build a strong base that will support them throughout the rest of their lives.

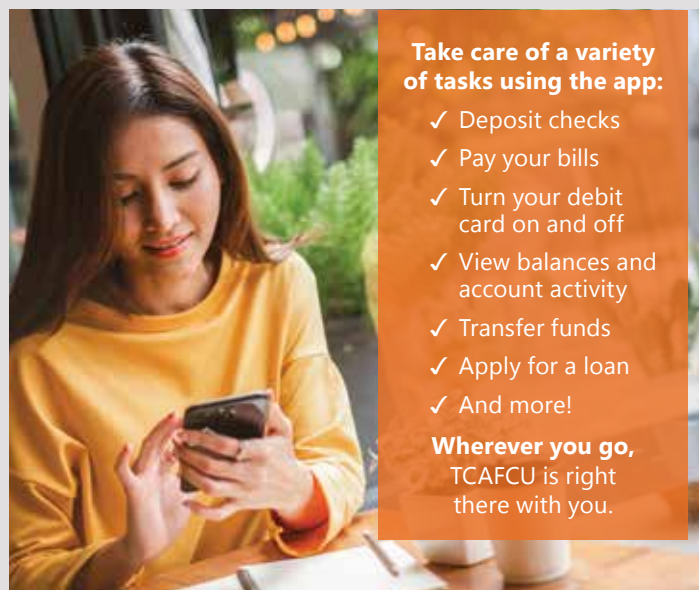


We offer youth accounts that all come with 24/7 account access with our Xpress Services. Members 12 and younger will enjoy a variety of benefits, including birthday bonuses and a reward every time they make a deposit. Teens will enjoy in-school branch access at Pottsgrove and Pottstown High Schools, a free student checking account, scholarship opportunities and more!

Give your young members the building blocks they need for a promising financial future. Learn more and open a youth account by visiting any branch, calling 610.326.3705 or going to www.tcafcu.org.

Mobile Banking: With You Whenever & Wherever You Go

Whether you're out of town, busy running other errands or simply don't feel like taking a trip to the branch, you can access your finances from the palm of your hand with the TCAFCU Mobile App!



Take care of a variety of tasks using the app:

- ✓ Deposit checks
- ✓ Pay your bills
- ✓ Turn your debit card on and off
- ✓ View balances and account activity
- ✓ Transfer funds
- ✓ Apply for a loan
- ✓ And more!

Wherever you go,
TCAFCU is right there with you.

Download the TCAFCU Mobile App today from the Apple® App Store or Google Play™.



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Planning for Ups & Downs



Market volatility has the potential to erode your net worth. You can take steps now to help insulate your wealth against future market fluctuations.

When you work with a skilled wealth advisor, you have access to planning tools that show how your portfolio might react to various market scenarios. Together, we can restructure your portfolio to match your risk profile. A properly structured portfolio will help you resist the knee-jerk impulse to do something when markets jump.

Replace concern with confidence and call or email me today, and I'll work with you to develop a custom plan that will help you manage emotion through all market environments.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification and asset allocation do not protect against market risk.



Retiring Earlier Than Planned?

Adapting your retirement strategy (and outlook) may be necessary. Involuntary retirement can be emotionally and financially unsettling. Here are some questions to ask yourself if it happens:



- Do you want to keep working?
- How much retirement income can you generate?
- Can you draw on employee benefits as you exit?
- Can you trim any expenses?
- Can you reduce your taxes?

Look for a silver lining. An early retirement may turn out to be a net positive leading to a new chapter of your life. Contact me at 610.326.1570 for a no-cost, no-obligation consultation to review your retirement strategy today.

Required Minimum Distributions (RMDs)

The Setting Every Community Up for Retirement Enhancement (SECURE) Act was enacted on December 20, 2019. One of the key provisions increased the age triggering required distributions to be taken from qualified employer retirement plans and IRAs from 70 ½ to 72. However, those who turned 70 ½ in 2019 will fall under the old rules; they will get their initial RMD April 1, 2020, and will continue taking their required distributions each year. Contact me if you have questions or would like to learn more about the SECURE Act.

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

Holiday Closings

Memorial Day
May 25, 2020

Independence Day
July 4, 2020

Sign up for eStatements

It's simple, great for the environment and absolutely FREE!

When you sign up for eStatements, you will have the power to access your statements anywhere, anytime!

To access eStatements, simply log in to PCXpress! Within PCXpress, access the "eStatements" box, which can be found under the "Accounts" tab.

Like and Follow Us on Facebook & Twitter!



**Download the
TCAFCU Mobile App!**



Spring INTO A NEW HOME!



Plus, you'll receive a \$200 Visa gift card* when you close your mortgage

If you're in the market for a new home, spring is a great time to start shopping! And after you find the perfect home, TCAFCU can help you fund it with the perfect mortgage.

When you finance your home with us, you'll enjoy:



Complete suite of mortgage programs – Conventional, FHA, VA, USDA/RD and many more!



Quick and easy closings



Free online application



Competitive rates & closing costs



Low down payment options



The perfect mortgage to fit YOUR needs

To get started on your mortgage, contact:

COURTNEY SPAID
cspaid@tcafcu.org
610.326.3705 EXT. 2222
NMLS ID #1883124

*Available to all members using a Conventional or Government loan program on a Purchase transaction with Tri County Area Federal Credit Union (NMLS ID #455689) and Member First Mortgage, LLC (NMLS ID #149532) only. Your mortgage loan application must be submitted between 3/1/2020 and 5/31/2020 and must close by 7/31/2020. This coupon has no cash or trade value. Gift card will be given at the time of closing; limit one per closed loan. This promotion may not be combined with any other promotion or discount. Tri County Area Federal Credit Union reserves the right to cancel this promotion at any time without notice. Additional restrictions may apply.



AUTO LOANS

with low,
competitive rates!

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

Family road trips, school carpools, work commutes and grocery stops – so much of what we do wouldn't be possible without our car. It's not just a set of wheels for getting around; it's part of our memories and future plans.

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.

Our auto loan benefits include:

- Up to 125% financing
- Pre-approvals with Xpress checks for more bargaining power at a dealership
- First-Time Auto Buyer's Program
- Optional Guaranteed Auto Protection (GAP) Coverage, Mechanical Breakdown Coverage and/or Payment Protection

Apply today 610.326.3705 or visit www.tcafcu.org.

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