

The SOURCE

THERE ARE MORE REASONS
THAN EVER TO

Love

BEING A MEMBER OF TRI COUNTY AREA FCU!

Your credit union membership is about the trust and care of community – built around where you live, work and play. That's why Tri County Area FCU membership saves you money through exclusive member-only offers through our trusted partners.

Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Savings up to \$15 on TurboTax® federal products.
- Exclusive discount from the TruStage® Home & Auto Insurance Program.
- Save on SimpliSafe™, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock®.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance and get \$10 off your first service using CarAdvise.
- Save 40% on a one-year membership to Sam's Club®.
- Build your credit history with rent and save up to 30% with Rental Karma®.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your travel and entertainment needs like car rentals, hotels, theme parks, movie tickets and more!

Visit tcafcu.org and click on the Love My Credit Union link to learn all about how Tri County Area FCU membership gets you all these exclusive savings and more! Check it out and start enjoying credit union member benefits you never knew you had.

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Thank you

to our loyal members and Pottstown Mercury readers for voting Tri County Area FCU the #1 credit union for the 13th straight year as part of their Readers Choice Awards.



That Always Connected Feeling?

Your bank account
gets it, too.

For your safety, comfort and convenience, TCAFCU offers online and mobile solutions to help you always stay connected to your credit union. You can take advantage of any and all of these convenient services:

- **TCAFCU Mobile App** – Deposit checks, pay bills, turn your debit card on and off, apply for loan and more all from the palm of your hand. Download for free from the Apple® App Store or Google Play™.
- **PCXpress Online Banking** – Our online banking platform allows users to view accounts, pay bills, apply for a loan and more.
- **eStatements** – Simply and securely receive your statements online. Plus, cut down on paper waste! Sign up through PCXpress today.
- **Bill Pay** – Complete payments on your own time through PCXpress or our mobile app.
- **Online Loan Application** – Apply for a variety of loans directly from home through our website, PCXpress or the mobile app.
- **Online Account Opening** – Visit our website to quickly open a new membership or add accounts to your existing membership account.
- **Find an ATM** – Using our website or the mobile app, find a surcharge-free ATM near you.

Spend Smart This Holiday Season

If you can believe it, the holiday season is nearing once again. While your holiday shopping might look a little different this year, buying gifts for loved ones near and far is still a great way to spread joy. But just like years past, holiday overspending can create debt that lasts well into the new year. Follow these tips to keep your spending in check:

Create a budget and stick to it. Make a list of all the people you intend to buy gifts for and how much you'd like to spend on each person. One way you can stay on budget and make sure everyone receives a gift they love is by purchasing Visa® gift cards at TCAFCU! Cards can be loaded with any amount between \$10 – \$1,000 and used at millions of retail and online merchants.

Shop online. Everyone knows shopping online is convenient – but it can also save you money! The internet makes it easy to compare prices, and many online retailers offer free or discounted shipping during the holiday season. Shopping online also makes it easier to resist the impulse purchases that distract so many holiday shoppers at malls and traditional retail stores.

Start shopping early. If you create your holiday budget and shopping list early in the year, it's easy to take advantage of sales and discounted pricing before the holiday rush.

Get creative! It's the thought that counts, so why break the bank with expensive gifts? Thoughtful, homemade gifts mean more and are less expensive too. Turn to your talents and interests when searching for creative gift ideas. You could crochet

a blanket or knit a sweater; bake cookies; create a photo album full of special memories; or design coupons offering your time for tasks like housecleaning or babysitting.

Use credit wisely. If you plan to use your credit card for holiday purchases, only charge as much as you can pay off when the bill arrives. By paying your credit card balance in full each month, you won't have to regret holiday overspending all year long. TCAFCU offers two great Visa Platinum credit card options. Take your pick between a card featuring a low rate or rewards, and no matter which you choose, you'll enjoy no annual fees, worldwide acceptance and more!

Don't spend the holidays stressed about overspending! Plan ahead, spend smart and you'll be able to relax and enjoy this special time of year.





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Add a Little Variety



Maintaining a diversified portfolio can help you feel more in control during uncertain economic times.

The COVID-19 pandemic has certainly tested the resolve of even the most seasoned investors. To help regain some confidence and sense of empowerment, it may be helpful to review a fundamental principle of investing: **diversification**.

Diversification is spreading your retirement savings and contributions among a variety of investments (e.g., stocks, bonds and cash) to help manage your risk of over-concentration in a specific investment or asset class.

If you need help making sure your portfolio is diversified, please don't hesitate to call me directly at 610-326-1570.

Is Your CD About to Mature?

Are you looking for alternative investment options?
Do you need an objective opinion from someone who knows about investments?



Trust Tri County Area Investment & Retirement Services, located at Tri County Area FCU. We offer a variety of investment options for your maturing CD and provide assistance in determining your financial goals.

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

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Call me today to schedule a complimentary consultation.
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Are You Retirement Ready?

You've planned ahead and worked hard every step of the way to achieve your goals in life. Now, let me help you understand your Social Security benefits.

For over a century, life expectancy in the U.S. 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.

I have been setting appointments and meeting with members face to face on a limited, appointment-only basis.

If you are interested in scheduling a complimentary consultation, please contact me at 610-326-1570.



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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Holiday Closings

Columbus Day
October 12, 2020

Veterans Day
November 11, 2020

Thanksgiving Day
November 26, 2020

Christmas Eve (closing at 2 p.m.)
December 24, 2020

Christmas Day
December 25, 2020

New Year's Eve (closing at 2 p.m.)
December 31, 2020

New Year's Day
January 1, 2021

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Twitter, and *now* Instagram!



Download the
TCAFCU Mobile App!



GET IT ON
Google Play



Download on the
App Store



Fall Fixes for Your Home

Fall is a welcome reprieve from the oppressive heat of summer. It also offers homeowners all across the country a chance to ready their homes for cold weather, hard rains and all cold seasons have to offer.

As the seasons change, once again it's time to perform some home maintenance. Here are some yearly tasks that will help keep your household in working order when the temperatures drop.

Clean gutters: Do so frequently. Clogged gutters can result in standing water and roof damage. Plus, if you clean them frequently, you're less likely to have to deal with decomposing leaves.

Mow and trim: It seems counterintuitive, but fall is a wonderful time to both fertilize and reseed your lawn. A maintained lawn improves a home's value and saleability. Use this time to trim shrubs and grass one last time so your yard stands out, even in a dormant season.

Prune trees: With winter comes ice. With ice comes broken limbs. Take advantage of nice weather and cut back or remove precarious limbs. It only takes one heavy snow or ice to weigh down a limb and damage property.

Power wash: Driveways, sidewalks, decks and patios can get quite grimy during the summer months. Invest in a power washer, and you'll be surprised how clean you can get them!

Heating systems: Check furnaces and change filters. Not only will it boost efficiency, but it will also save you money in the process.

Every season holds different responsibilities for a homeowner. Be sure to stay on top of tasks each season to maintain your home's value!

Source: realtytimes.com

International Credit Union Day



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Each year, we come together to celebrate International Credit Union

Day® (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme, "Inspiring Hope for a Global Community," reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.