

The SOURCE



*We're here to lend
a helping hand.*

Achieve financial peace of mind with a low-rate personal loan.

If you're in need of some extra cash, TCAFCU is here to help. With new, lower rates on personal loans, you can get the funds you need to consolidate high-interest debt, cover seasonal expenses or take care of anything else you wish.

- › Low, competitive rates
- › Flexible terms up to 60 months
- › No hidden fees or prepayment penalties

Apply today at tcafcu.org or call 610.326.3705.

LOVE MY CREDIT UNION REWARDS: TURBOTAX



Get Your Maximum Refund and Special Savings on TurboTax.

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes – or have everything done for you, from start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Tri County Area FCU works with TurboTax to provide special savings for our valued members – get up to \$15 off TurboTax federal products.

Visit our website to start today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2020. 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.



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.

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Turn Debt on Its Head



Flip your rate with a balance transfer!

This year, don't let high-rate debt turn your world upside down. Take a stand and transfer your balance to a TCAFCU Visa® Platinum Credit Card. You'll enjoy no balance transfer fee and a low rate of 4.90% APR* for 12 months.

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.

Post-Holiday To-Do List – No Spending Required!

Just like that, another holiday season has come to a close. There's no time like the present to start those post-holiday to-dos:

✓ Check credit card statements

'Tis the season for fraud. Make sure you check statements to confirm you were charged correctly for holiday purchases – especially online transactions – and that there are no extra, unauthorized charges. Then shred your receipts (assuming loved ones don't need them for returns).

✓ Use gift cards

By law, gift cards can't expire in less than five years – but there are still good reasons to use them now. There may be non-use fees over time, and there's also a risk the company could go out of business or you could misplace or forget about the card. As a reminder to use it, keep your gift card in your wallet next to the debit or credit card you use most.

✓ Hang on to used prepaid debit or credit cards

It's tempting to toss a Visa® gift card, for example, once you've used it up. But if later you return items you bought with that card, it's likely the store will issue your refund directly to that card – which you can't use if you no longer have.

✓ Return, donate or trade in unwanted gifts

Don't put off returns, as there's usually an expiration date. For unwanted gift cards, you can give back by donating them to a local shelter.



✓ Document charitable gifts

If you made a charitable donation on behalf of a loved one as a gift, you may be able to deduct the donation to reduce your taxable income. For more information, see irs.gov/charities-non-profits/charitable-organizations/charitable-contribution-deductions.

✓ Get ready for next year

As you're cleaning up, update contact information from holiday cards or envelopes before tossing them and save bows and gift bags for re-use. Also, consider a Club Savings Account to ease next year's purchases.



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New Year, New Tax Season

Tax season can be stressful and stir up conflicting emotions. While it is rewarding to note the growth of your earnings and assets, paying more taxes on those gains can be frustrating.

I have knowledge and experience to help you develop effective tax season strategies with your tax advisor to ensure that you are positioned to:

- ✓ Pay no more than your fair share in taxes
- ✓ Develop an effective overall strategy as you pursue your long-term financial goals
- ✓ Align your 401(k) investment selections with your total financial picture, including other personal savings, pending expenses (e.g., your children's college education) or current debt

Let me help you gain the confidence that comes from knowing you've had an experienced financial professional review your portfolio for factors that can have a big impact on your overall results. My goal is to help you keep more of your earnings after taxes and inflation. As you pull together documentation for filing your return, it would be my pleasure to examine your current investments to ensure that your financial goals remain within reach.

LPL Financial Professionals do not offer tax advice. We suggest that you discuss your specific tax advice issues with a qualified tax advisor.

Do you have an old 401(k)?

You may have up to four options to consider regarding 401(k) money that you've accumulated:

1. Leave the money where it is
2. Roll it over to your employer's new plan
3. Roll it into an Individual Retirement Account (IRA)
4. Cash it out

I can help you explore these choices and guide you through the necessary steps.



IRA Contribution Limits for 2021

- \$6,000 (\$7,000 for ages 50 and up)
- The deadline is Thursday, April 15, 2021.



IRAs accumulate on a tax-deferred basis. By making your contribution sooner than later, you give your money more time to grow.

Early Retirement Strategy

Have you considered an early retirement strategy?

If you find yourself contemplating such a move, I believe my experience and objective advice could serve you well. The biggest financial issue you'll face is outliving your assets.

When making important retirement decisions, counsel and reassurance can help.

Call today to schedule your personal consultation!

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

Martin Luther King Jr. Day
Monday, January 18, 2021

Presidents Day
Monday, February 15, 2021

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Twitter, and *now* Instagram!



Download the
TCAFCU Mobile App!



GET IT ON
Google Play



Download on the
App Store



Banzai!

We have expanded our partnership with Banzai in order to bring you Banzai Direct, the financial literacy program used by millions around the country.

The Banzai Courses use real-life scenarios to demonstrate the power of good financial planning. This program curriculum includes three different programs which teach basic to advanced financial concepts: Banzai Junior (ages 8-12), Banzai Teen (ages 13-18) or Banzai Plus for adults.

As a member, you can access:

- **Courses** – Banzai Junior, Banzai Teen or Banzai Plus – these are the same courses that are available in our schools, only now they are available for all members to use! When you begin a course, you can create an account and then start and stop as needed.

Of all the units I teach, the financial planning and budgeting unit always receives the most positive feedback from students!



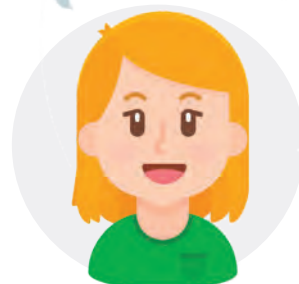
- **Coaches** – navigate through different scenarios – “creating a budget,” “the cost of college,” “what mortgage can I afford,” etc.
- **Collections** – explore the details of several different topics, such as starting a new job, getting married or starting a business!
- **Calculators** – interactive calculators for multiple scenarios.

Find a pathway to your financial goals with resources that are interactive, easy to use and free.

What are you waiting for?

Become an expert today! To get started, visit our website or <https://tcafcu.learnbanzai.com/direct/courses/tcafcu>.

I learned that money in the real world is more challenging to keep up with than I thought. You have to make many good decisions and sacrifices if you want to be successful.



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, 2021!