



Here to Help You

Enjoy the Ride

Let the good times roll with an affordable and convenient auto loan from Tri County Area Federal Credit Union:

- Low, competitive rates
- Up to 125% financing
- First-Time Auto Buyer's Program
- Bargaining Power with pre-approval options
- Optional GAP, Mechanical Breakdown Coverage and Payment Protection
- And More

We also offer simple refinancing options! ➤ Apply today at tcafcu.org or call 610.326.3705.

Make More

Homemade Memories

If you're planning to tackle a home project or cover a major expense, don't forget the key ingredient: a TCAFCU home loan!



Home Equity Loan

- Receive funds in a lump sum and enjoy a fixed rate
- Flexible terms up to 180 months
- Up to 90% LTV

Home Equity Line of Credit

- Variable rate line of credit
- Ability to draw cash as needed
- Only pay interest on the funds you use

To learn more or apply, visit tcafcu.org or call 610.326.3705, option 5.

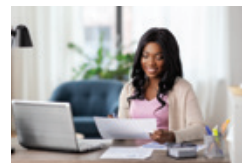
Inside this issue



Celebrating Youth Month with \$10 for New Youth Accounts
Page 2



Time to Check Your Retirement To-Do List?
Page 3



Everything You Need to Create a Budget
Page 4

There are more reasons than ever to *Love Being a Member* of Tri County Area FCU



Love My Credit Union®
rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. TCAFCU 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 access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage® Home & Auto Insurance Program**.
- Members save on **SimpliSafe™**, the #1 expert pick for home security.
- 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 1-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!

Learn all about how your TCAFCU membership gets you these exclusive savings and more at

LoveMyCreditUnion.org.



Love My Credit Union®
rewards

Exclusive Carvana Member Offer

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive **\$100 cash reward for credit union members!***

Carvana is the leading e-commerce platform for buying used cars and the fastest-growing used auto retailer in the country.

With Carvana, you can:

- Browse certified inventory: low mileage, no reported accidents, 150-point inspection.
- Shop from home: buy online with delivery or pickup available as soon as the next day.
- Get more for less: save valuable time and money by shopping online.
- Buy with confidence: 7-day money-back guarantee, 100-day warranty.
- Finance with ease: easily finance a Carvana purchase with a loan from TCAFCU.

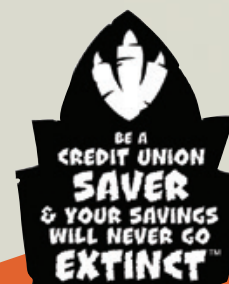
Get pre-approved for your auto loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home! Visit lovemycreditunion.org today!

*Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.

Open a New Youth Account during the month of April and **we'll deposit the first \$10 into your new account!***

Easily open your new youth account at one of our branch offices or online at **tcafcu.org**, using promo code **YOUTH**

*\$10 will be deposited to new youth account at the time of account opening. Account must remain open for at least 60 days or \$10 may be revoked. New youth accounts only, ages 18 & under. One offer per person. May not be combined with any other offer. Offer valid 4/1/21 – 4/30/21.



tcafcu.org | 610-326-3705



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



Time to Check Your Retirement To-Do List?

Important things to consider:

Before you set the date for your retirement, ask yourself...

- How much monthly income will you need?
- Should you move or downsize?
- Will retirement affect your tax bracket?
- What will be your healthcare costs?
- What do you dream of doing in your retirement?

I'd like to help you plan for a smooth retirement transition.

Contact me with your specific questions.
I am here to help.

Planning for Your Retirement with Roth IRAs

Roth IRAs are a powerful tax-favored retirement option that can hedge against future tax-rate increases. Tax-free distributions* and no age limit for contributions are just a couple of the benefits a Roth IRA can offer to your retirement plan portfolio.

Ask me about additional benefits Roth IRAs offer in your personal consultation today!

*A Roth IRA offers tax deferral on any earnings in the account. Qualified withdrawals of earnings from the account are tax-free. Withdrawals of earnings prior to age 59 1/2 or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.

2021 Retirement Webinar Series

Join us for an educational webinar where we will focus on strategies that can help you plan for your future.

Sign Up Today!

TO REGISTER
and learn more about the online seminars, call
610.326.3705
EXT. 2257

APR. 28 WEDNESDAY
6:00PM - 7:00PM

Retirement Basics

JUN. 23 WEDNESDAY
6:00PM - 7:00PM

Retirement Income Planning

AUG. 25 WEDNESDAY
6:00PM - 7:00PM

Social Security

OCT. 27 WEDNESDAY
6:00PM - 7:00PM

Long Term Care

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its affiliates. Tri County Area Federal Credit Union 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 Tri County Area Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of 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 31, 2021

Independence Day
July 5, 2021

Follow Us on Facebook,
Twitter, and *now* Instagram!



Download the
TCAFCU Mobile App!



Banzai!

Everything You Need to Create a Budget

Creating a budget is an essential but often intimidating part of managing your personal finances. TCAFCU has resources that make it easy to build a budget that will work for you.

Create a Budget Coach: This Banzai Coach Session is like a conversation with a virtual financial expert. It will walk you through creating a budget that will meet your unique needs and give you advice that will set you up for success.

Budget Calculator: Visualizing how you currently spend your money makes it easy to see where you can make a change. This powerful Banzai calculator will allow you to do just that.

Reducing Your Food Bill: Food is an essential expense, but if it's eating too much into your budget, there are some easy changes you can make. Read up on some tips and tricks to save money in this Banzai article.

Quality vs. Cost: When deciding what to buy, striking the balance between quality and cost can make a big difference in your budget. To learn more about how these factors can affect your spending decisions, read this Banzai article.

Visit tcafcu.learnbanzai.com to check out our huge library of articles, calculators and Coach Sessions designed to help you with all your financial needs.

Did You Know?

- You have access to thousands of surcharge-free ATM locations nationwide. Locate one near you using the locator on our website or mobile app.
- You can open an account, add an account and apply for a loan all online at tcafcu.org.

