



About our Mortgages

Let us help with your home financing needs, we offer:

- ▶ Complete suite of mortgage programs
- ▶ Conventional and government loans available; FHA, VA, USDA and more!
- ▶ Low down payment programs
- ▶ Competitive rates and closing cost.
- ▶ Easy online application



ENJOY
Summer
IN A
NEW HOME!

Make the Move to Homeownership

TCAFCU will make it easy

With mortgage rates near historic lows and great service from TCAFCU's mortgage team, this summer could be the perfect time to make your move into your first – or next – home.

Although finding a home can be a lot of work, searching for the perfect mortgage doesn't have to be. TCAFCU's mortgage programs help our members find the products that meet their needs. Wherever you are in the homeownership journey, we can help.

Contact us today to get started – we can't wait to help you to your new front door!

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

NEW Lobby Hours

Starting July 2, 2021, we will be closing at 6:00pm on Fridays.

Lobby Hours

- ▶ Monday – Wednesday: 9:00am – 4:30pm
- ▶ Thursday & Friday: 9:00am – 6:00pm
- ▶ Saturday: 9:00am – 12:00pm

- Drive-up opens at 7:00am on Fridays at our Pottstown office.
- Drive-up closes 15 minutes before lobby.

Free Hot Dog Fridays Return in July!



We love our members, and we can't wait to show you how much! Each July for the last several years, TCAFCU has shown our members how much we appreciate them by grilling and serving hot dogs in our branch parking lots each Friday. We called it **Free Hot Dog Fridays**.

Last year, we had to cancel this event due to the pandemic, so we are even more excited for it to return this year.

We will serve hot dogs from 11:00am to 1:00pm every Friday in July at our Pottstown and Pennsburg offices, weather permitting. Be sure to follow our social media channels for updates on this exciting event.

We hope to see you there!

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Turn your *Debt* on its *Head*

*Enjoy 1.00% APR**

on balance transfers for 12 months!

If high-rate credit cards have your finances spinning out of control, we can help you flip things around. Transfer all your high-rate balances to a TCAFCU Visa® Platinum Credit Card and enjoy a low rate of 1.00% APR* for 12 months!

Transferring your high-rate balances to our low-rate Visa consolidates your debt into one monthly payment with a lower rate, meaning you could save hundreds in interest and fees over the life of the account.

Our credit card offers these money-saving benefits:

- 1.00% APR* on balance transfers
- No annual fees
- No balance transfer fee
- And more!

Don't put up with other credit cards' tricks and traps. Transfer your balances to a credit card from the place that will never take advantage of you – TCAFCU.

Contact us today to get started on your application!

*The Annual Percentage Rate of 1.00%, which is a monthly periodic rate of 0.0833%, 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.

Hold the Phone –

I Can Do ALL THAT on the Mobile App?

We know you're busy, and managing your money on the go can be a challenge. But not with TCAFCU.

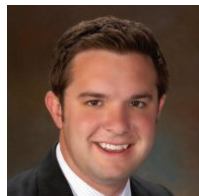
Your finances are at your fingertips with the TCAFCU Mobile App. From your couch, car or around the country, you can access your accounts with just a few taps.

TCAFCU's mobile app is loaded with features that put more power in the palm of your hand:

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

Make managing your finances easier than ever – download our mobile app today from your device's app store and enjoy self-registration right from your phone.





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



No Matter the Season of Your Life...

Let Us Help Guide You Toward the Path of Financial Success

Whether you're beginning to invest, building a financial foundation for your family, saving for college or preparing for retirement, Tri County Area Investment & Retirement Services is here to guide you through every phase of life. We focus on your unique circumstances to help you create a personalized financial plan based on your short-, and long-term goals, no matter the season of your life.

Call me today
and schedule your
personal consultation
800-324-9008

Is Social Security Enough?

Whether you dream of traveling the world in retirement or simply wish to maintain your current lifestyle, your income from Social Security alone may not be enough. A balanced retirement plan can help supplement your Social Security income and assist in tackling unexpected expenses.



Contact me today, and we'll figure out a plan to help you not just survive, but thrive in retirement.

2021 Retirement Webinar Series

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

AUG. 25 WEDNESDAY 6:00PM - 7:00PM *Social Security*

OCT. 27 WEDNESDAY 6:00PM - 7:00PM *Long-Term Care*

To register and learn more about the online seminars, call
610-326-3705
EXT. 2257

Understand Your Options: 401(k) | 403(b) | IRA | TSP

Changing jobs introduces a new dilemma as to what to do with your retirement account that you have with your former employer. One thing is certain, you should carefully consider all options. You may have up to four options: leave the money where it is; roll it over to your employer's new plan; roll it into an Individual Retirement Account (IRA); or cash it out. I can help you explore these choices and guide you through the necessary steps. **Call me today for information or to schedule a consultation.**

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Not Insured by NCUA or Any
Other Government Agency

Not Credit Union
Guaranteed

Not Credit Union
Deposits or Obligations

May Lose Value

Holiday Closings

Independence Day
July 5, 2021

Labor Day
September 6, 2021

Columbus Day
October 11, 2021

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Twitter, and *now* Instagram!



Download the
TCAFCU Mobile App!



GET IT ON
Google Play



Download on the
App Store

Easy Ways to Cut Costs This Summer

After a year of dormancy, many of us are looking forward to summer more than usual this year. While making plans is exciting, don't let your budget take a hit. Here are some tips to heat up your summer while keeping your finances cool:



Install solar lighting.

There's no better time to harness the power of the sun than during the sunny summer months! Consider installing solar lights outside to save on your electricity bill.



Cut the cable. Give your family another reason to go outside by eliminating your cable – your family probably won't even miss it.



Bike to work. Enjoy the nice weather and save money on gas while doing wonders for your wellness.



Freeze the gym. Speaking of wellness, many fitness clubs and gyms will give you an option to "freeze" your account in summer months that you'd rather spend outdoors.



Cook outside. Stove and cooktop usage can also cause your home to heat up, which takes more energy to cool. Offset this problem by opting to grill your food outdoors instead, or make "cold" meals.



Use fans instead of your air conditioner whenever possible. This will help you use less power while keeping air circulating.



Dry your laundry outside.

Forego the dryer during the summer months and let your clothes dry outside.



Grow a garden. Plant a garden for fresh fruits and veggies that could last well into the fall and winter. (You'll not only save money but also benefit from superior-tasting produce!)

Congratulations
to Our Scholarship Winners



Jimmie Lewis is the winner of our annual \$1,500 Student Scholarship. Jimmie graduated from Daniel Boone High School and plans to attend either Howard University or Stevenson University in the fall. Her career goals include becoming a pediatric nurse.

Dylan Murphy is the recipient of the TCAFCU Scholarship Award at Pottstown High School. Dylan will receive a \$500 scholarship toward higher education this fall. He plans to attend Millersville University.

Jordan Fulp is the recipient of the TCAFCU Scholarship Award at Upper Perkiomen High School. Jordan will receive a \$500 scholarship toward higher education this fall. Jordan is a strong student who will be majoring in finance.

Congratulations to all three award recipients!
We wish you the best in your next chapter!