



Now Introducing Our Credit Card Management App

We've recently launched a credit card management app... **TCAFCU CC!** This app allows members to manage their TCAFCU Visa® Platinum Credit Cards from their phones.

Download This New App for Simplified Credit Card Management on the Go.

The TCAFCU CC App Allows You To:

- View Recent & Pending Credit Card Transactions
- View Account Details
- Make a Payment to Your Credit Card
- Report Your Card Lost or Stolen
- Raise a Dispute on a Transaction
- Set Alerts & Controls on Your Credit Card
- Set Travel Notifications

The TCAFCU CC Mobile App is easy to get! Visit your device's app store today!

———— To All of Our Loyal Members ————

A BIG Thank You!



TriCounty Area
FEDERAL CREDIT UNION
has been voted
#1 Credit Union
14 years in a row!



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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 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 deals like:

- » Members can **save on their wireless bill** by switching to no-contract wireless.
- » Members can **save up to 35% on IdentityIQ®** credit report monitoring and identity theft protection.
- » **Savings up to \$15 on TurboTax®** federal products.
- » Cash rewards when you purchase a vehicle through **Carvana®**.
- » 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 all these exclusive savings and more at LoveMyCreditUnion.org. Check it out and start enjoying credit union member benefits you never knew you had.

»»» Take Your Rate in a

New Direction

When You Refinance with TCAFCU <<<<



*& Receive 1% Cash Back**

When you refinance to a TCAFCU Auto Loan, you could:

- Receive 1% cash back, up to \$500*
- Reduce your interest rate
- Lower your monthly payment
- Save money

Shift your savings into high gear today!

Visit tcafcu.org or call **610.326.3705**

*Limited Time Only. 1% Cash Back Offer is valid on vehicle loans refinanced from another financial institution to TCAFCU. Offer will be based on the total amount of the TCAFCU vehicle loan. To qualify for the cash back offer, loan amount minimum is \$10,000. Loan balances under \$10,000 will not qualify for this cash back offer. The maximum cash back is \$500 per vehicle loan. Commercial loans & existing TCAFCU loans are not eligible for this offer. Must be 18 years of age to qualify. Cash back will be paid at the time the loan is funded. The loan must stay open for at least six (6) months, or the cash back amount will be added to the loan payoff amount.

Raise your credit score, lower payments, eliminate debt



If you are thinking about purchasing a car or house or just need to borrow some money, your credit score will largely determine the terms of your loan. If your credit score is lower than you like due to missed payments or maxed-out cards, you may feel like you are doomed to a lifetime of high interest rates. Don't lose all hope, though; raising your credit score is possible and worth the effort – and Tri County Area Federal Credit Union can help! With a few strategies and a commitment to smart money management, you'll boost your score and probably save yourself a lot of money along the way!

Our Professional Lending Specialists Are Here to Help! Call 610-326-3705, option 5, to get started.



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

Is It Time for an Insurance Review?

When determining if it's time for an insurance review, there are some important questions to ask yourself. When is the last time you looked at your life insurance policies? How long ago were they purchased? Have there been any changes in your life or financial plans that might affect the amount of coverage you desire? An insurance review can help you make sure your policies fit your current goals and financial plans. Your family's future is too important to leave to chance.

Here's a list of things to look for:

- Recent marriage or divorce?
- New child or dependent?
- Children grown and out of the house?
- Death of spouse or dependent?
- Bought a home?
- Started a business?
- Change in employment status or salary?
- Planning for retirement?

If you answered

"Yes"

to any of these questions, contact us about an insurance review today.



2021 Retirement Webinar Series

Join us for our last educational webinar in this series where we will focus on strategies that can help you plan for your future.

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**

What Is a Required Minimum Distribution (RMD)?

A required minimum distribution (RMD) is the annual amount that must be withdrawn from a traditional IRA or a qualified retirement plan (such as a 401(k), 403(b) and self-employed plans) after the account owner reaches the age of 72.

The last date allowed for the first withdrawal is April 1 following the year in which the owner reaches age 72. Some employer plans may allow still-employed account owners to delay distributions until they stop working, even if they are older than 72.

You are allowed to begin taking penalty-free distributions from tax-deferred retirement accounts after age 59½, but you must begin taking them after

reaching age 72. If you delay your first distribution to April 1 following the year in which you turn 72, you must take another distribution for that year. Annual RMDs must be taken each subsequent year no later than December 31.

If you do not take RMDs, then you may be subject to a 50% federal income tax penalty on the amount that should have been withdrawn.



If you need help calculating your RMDs or need assistance determining when the best time is to begin taking them, don't hesitate to call **TCAFCU's Wealth Advisor, Chris Griffith, at 610-326-1570.**

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
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Holiday Closings

Columbus Day
October 11, 2021

Veterans Day
November 11, 2021

Thanksgiving Day
November 25, 2021

Christmas Eve - closing at 2pm
December 24, 2021

Christmas Day
December 25, 2021

New Year's Eve - closing at 2pm
December 31, 2021

New Year's Day
January 1, 2022

Follow Us on Facebook,
Twitter, and Instagram!



 Download the
TCAFCU Mobile App!

GET IT ON
 Google Play

Download on the
 App Store



Plan for Your Holidays

The holidays can put a financial burden even on the best shoppers and savers. Taking time to plan can help you avoid the stress that comes with overspending.



Set a budget – Add up all your typical expenses so you don't come up short on bills or rent. Next, think about what else you may be spending on in the coming months. Are you hosting a party at your home, or traveling to visit family or friends? Estimate what those things will cost you. Once you've subtracted any expenses from your usual budget, you can think about how much you have to spend on gifts.



Make a list – With all the excitement of the holidays, it can be easy to get carried away. Make a list of the gifts you need and cross them off as you go – and don't buy anything not on the list!



Decide how you're going to pay – Are you going to use cash, gift cards or credit cards to pay for gifts? A helpful budgeting rule to set for yourself is to only bring the amount of cash you plan to spend or purchase a Visa® Gift Card loaded with a set dollar amount to take the stress out of gift buying. Otherwise, using a credit card can give you more consumer rights. And some credit cards, like a TCAFCU Credit Card, have rewards programs that may help you pay for travel or merchandise you need in the future – just don't spend more than you can pay back.



Track your holiday spending – Just like you wrote down your lists to keep track of what you need to buy, you could also keep track of what you've spent. Periodically check to see if you are on track and sticking to your budget.

Visa® Gift Cards are available for purchase at our offices!

They are the perfect way to make sure you stick to your holiday budget!



TCAFCU Annual Meeting – October 20, 2021, at 8:00am