

## Get the Most out of *Your Home*

Are you using your home to its fullest potential? Take it up a notch with a home equity loan! Tri County Area Federal Credit Union wants to help you make sure you're getting all the value your home has to offer. That's why, for a limited time, there are no fees\* on Home Equity Loan and Home Equity Line of Credit applications.

A home equity loan is a great way to cover expenses like a remodel, addition or anything else you can imagine. And the best part? You're not limited to using it on your home. A home equity loan or HELOC can be used to cover any kind of expense – so go get the most out of your home!

Whether you're looking to get more information or start your application process, we make it easy.



Apply online at [tcafcu.org](https://tcafcu.org) or call us at 610-326-3705, option 5.

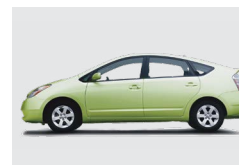
## **R-Phils**<sup>TM</sup>

Tri County Area Federal Credit Union is a sponsor of the R-Phils Pottstown night game on May 27.

We will have a limited number of general admission tickets available for our members at our Pottstown Office.

Tickets will be available after May 1 on a first come, first served basis while supplies last.

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\*Application fees including appraisal, flood certification, credit report, property search, and mortgage recording fees will be waived up to \$705. Offer applies to all new Home Equity Loans and Home Equity Lines of Credit with a loan amount >\$10,000 [new money]. Primary residences only. If the loan is paid off within 12 months, closing costs will be added to your payoff balance. Limited Time Only!

# Why You Should Consider *Buying Your Next Car Online*

You can buy groceries, gifts and just about anything else you need online. Why not used cars? Here are a few reasons you may want to consider purchasing a car online and check out the fastest-growing used car retailer in the country — Carvana.

**It Saves Time. And Money.** Browse different makes and models without having to go to different lots. And with no commissions, no pressure, and no hidden fees, you save valuable time and money.

**You Can Return It Risk-Free.** Have your vehicle delivered directly to your door and test it out for 7 days. If it's not exactly what you want, Carvana will come pick it up for a full refund.

**You Don't Even Have to Leave Your Couch.** Start shopping and choose from over 20,000 vehicles from the comfort of your own home.

**You Can Get \$100 Cash.** If you're a credit union member, visit Love My Credit Union Rewards and receive \$100 when you purchase a vehicle through Carvana. It's just one of the many perks of being a credit union member.

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

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

Visit [carvana.lovemycreditunion.org](http://carvana.lovemycreditunion.org) today!

MAKE YOUR NEXT CAR PURCHASE  
**WITH CONFIDENCE.**

And get a \$100 cash reward from Love My Credit Union Rewards when you buy a vehicle from Carvana\*.



## Go Green and Save

Looking for a new car? Save money while saving the environment with a hybrid vehicle! Right now, when you finance a new, hybrid vehicle, you'll receive a 1% rate discount on your loan.\* With rising gas prices, now is the perfect time for more green in your life, whether it's in your wallet or on the road.

So come in today and get the rate you want for the vehicle you love. Whether you're looking to save on gas prices or cut back on emissions with a new hybrid vehicle, Tri County Area FCU is here for you.



\*Purchases only. Cannot be combined with any other offer.



## REFINANCE

*your auto loan*  
Receive  
**1% Cashback!**

**Tri County Area** tcafcu.org  
FEDERAL CREDIT UNION



Guess what! We're offering cash back when you refinance your auto loan with Tri County! You can receive up to 1% cash back, up to \$500,\*\* when you refinance your auto loan with us.

The rewards don't stop there! Along with cash back, you can get other great perks like a reduced interest rate and lower monthly payments.

This offer is available for a limited time only! Apply online or stop in a branch to get started.

\*\*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 and 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.



[tcafcu.org](http://tcafcu.org) | 610-326-3705



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# Plan Wisely... You Won't Get a Do-Over

A successful retirement in the future can often depend on a solid plan now. If your money isn't working as hard as you are, it may be time to act – there are no do-overs in retirement planning. Now is the time to develop a strategy that can help you work toward your financial goals. We specialize in providing comprehensive, objective financial guidance with the goal of maximizing every remaining moment of your countdown to retirement.



## Is Social Security Enough?

*A balanced retirement plan can help you tackle unexpected expenses.*

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 you in tackling unexpected expenses. Contact TCAFCU today, and we'll figure out a plan to help you not just survive your retirement, but thrive in it!



## Is Your CD Maturing Soon?

Just because a CD was the right product for you in the past does not mean it's still the best option. If you have a CD maturing soon, it is time to decide the best course of action. In today's financial environment, other investments may help you work toward reaching your goals more effectively. With personalized advice and thoughtful guidance, you may be able to earn more within your comfort level. Call today and schedule a no-cost, no-obligation consultation. CDs are FDIC insured to specific limits and offer a fixed rate of return if held to maturity, whereas investing in securities is subject to market risk, including loss of principal.



## We Can Help with Your IRA Options

We offer a wide variety of investment products for your Traditional and Roth IRAs. There is no one-size-fits-all plan when it comes to investing. Speaking with a financial professional can be important in aligning your investment strategies to your goals.

*Call today!*

Get more information or schedule a consultation.

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

**Memorial Day**  
May 30, 2022

**Juneteenth National  
Independence Day  
Observed**  
June 20, 2022

**Independence Day**  
July 4, 2022

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Twitter and Instagram!**



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TCAFCU Mobile App!**



**Download the  
TCAFCU CC App!**



GET IT ON  
**Google Play**



Download on the  
**App Store**

— **National Credit Union** —

# Youth Month

Like any skill, the younger you start, the more practice you'll get, and the easier it will be to master. Teaching a child or teenager how to save regularly will give them the first step to achieving their dreams and lasting financial well-being.

If you have been wondering how to encourage your child to save for their future, National Credit Union Youth Month is a great opportunity to start teaching them good financial skills. Every April, credit unions across the country focus on educating youth about financial health. This year's theme, "Save Small. Dream Big. At your credit union," lets kids know that starting a saving habit, no matter how small, can help them achieve their dreams. Check out our online Banzai, courses which use real-life scenarios to demonstrate the power of good financial planning with programs for all age groups: Banzai Junior (ages 8-12), Banzai Teen (ages 13-18) and Banzai Plus for adults. To get started, visit our website or [tcafcu.learnbanzai.com](http://tcafcu.learnbanzai.com).

Please join us to celebrate Youth Month this April and see how we can help your child to Dream Big!

» **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](http://tcafcu.org) and use promo code **YM2022** to receive your \$10!



\*\$10 will be deposited to new youth account at the time of account opening. Account must remain open for at least 60 days. New youth accounts only, ages 18 and under. One offer per person. May not be combined with any other offer. Offer valid 4/1/22 - 4/30/22.