

July: Member Appreciation Month



Dear Members,

Here at Tri County Area Federal Credit Union, we know we would not be here without devoted and loyal members like you. That's why at TCAFCU we put our members first! The well-being of our members is at the forefront of everything we do – from striving to offer superior products to providing our members with maximum savings. July is Member Appreciation Month at TCAFCU, and we hope to see you for Hot Dog Fridays!

Andrew C. Pistoria
President/CEO

FREE HOT DOGS every Friday in July!
11 AM – 1 PM *Weather Permitting*



AFFORDABLE AUTO LOANS

Finance your vehicle with us and enjoy:

- Up to **125% financing**
- First-Time Auto Buyer's Program
- Pre-Approvals with Xpress checks for more bargaining power at the dealer
- Lower rates for Green Loans*

*Green Loans finance a hybrid vehicle and receive a 1% rate discount on your loan! (Purchases only. Cannot be combined with any other loan discounts.)



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Life Is Busy!

We have hassle-free options just for you!

- PCXpress
- PhoneXpress
- Mobile Apps
- Online Loan App
- Surcharge-Free ATMs
- eStatements
- And More!



Don't Take the Bait – Protect Yourself From Phishing Scams



Phishing is a type of online scam designed to get valuable personal data from you – like your Social Security number, credit card numbers, passwords, account data and other personal identifying information.

Watch out for these phrases that help identify fraudulent emails:

"Verify your account." Any legitimate business will not ask you to send passwords, login names, Social Security numbers or any other personal information via email.

"If you don't respond within 48 hours, your account will be closed." They are attempting to create a sense of urgency, so you feel like you don't have time to verify their information through the proper channels.

"Click the link below to gain access to your account." The website address looks real, but if you hold your cursor over it, you'll see a new website address that is not like the original. This is the "real" site you are going to.

If you ever suspect any type of suspicious activity, report it to the proper authorities immediately. Contact the actual credit union, company or government agency to confirm whether the email or website is legitimate.

As a reminder, TCAFCU will NEVER send you an email asking for your personal information. If you get one that claims to be from us, report it immediately!

Banks vs. Credit Unions – What's the Difference?

Many people are familiar with banks, which are for-profit corporations that are stockholder owned. These stockholders are paid and do not necessarily reflect their customer base. Credit unions are not-for-profit, member-owned financial cooperatives. Each depositor is an owner of the credit union, allowing for accurate representation of the member base and their needs and wants.

Banks usually have frequent, high fees and less competitive interest rates, especially for savings and investment accounts. Because credit unions are not-for-profit, earnings are paid back to members in the form of higher savings rates and lower loan rates, and they generally have fewer fees and better interest rates. Thank you for choosing to put your trust in our credit union!

At TCAFCU, we're a credit union and proud of it!



Know someone who would benefit from a credit union?

Refer them to TCAFCU today!



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
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Changing Jobs? DO YOU KNOW YOUR OPTIONS?

Life is constantly changing. If a job change is in the cards for you, it's important to know your options when it comes to your retirement savings. There are a few options at your disposal, each with advantages and disadvantages.

So, what exactly are your options?

- Leave your money in your former employer's retirement plan, if permitted.
- Roll over your assets to your new employer's plan if they have one and rollovers are permitted.
- Roll over your assets to an IRA.
- Cash out on the account value and invest the funds as you see fit.

Depending on your life and job change, some options may be more realistic and financially beneficial than others. Consider all the pros and cons before making a decision – remember, this is the money that will get you through retirement. It's important to save this money wisely.

If you're not sure what option to choose or have questions, Wealth Advisor Chris Griffith can help!

Call today! 610.326.1570



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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 4, 2022

Labor Day

September 5, 2022

Columbus Day

October 10, 2022

Follow Us on Facebook,
Twitter, and Instagram!



Download the
TCAFCU Mobile App!



Download the
TCAFCU CC App!



Stay Safe

While Traveling This Summer



Summer is finally here! Whether you're cruising down the road in an RV or hitting the water in a boat, we want you to stay safe and have a good time while you travel. Here are some safety tips as you plan your summer fun:

1. If you have a TCAFCU Credit or Debit card, please call us at **610.326.3705** to let us know when you'll be traveling out of town or out of the country. This will help avoid blocks on access to your cards so you can enjoy every minute of your vacation.
2. Look for surcharge-free ATMs using the ATM locator on our website: tcafcu.org.
3. Contact TCAFCU immediately if your card is lost, stolen or stops working.
4. Clean out your wallet before leaving and remove any unnecessary items with personal information (Social Security card, passwords, etc.).

Don't have an RV, boat, ATV or other fun summer vehicle?

Change that with a Recreational Vehicle Loan from TCAFCU. Our competitive rates and expert lenders can make your summer dreams a reality! Get started today!

Visit a branch | Call 610.326.3705 | Visit tcafcu.org

Congratulations

to Our Scholarship Winners!



Erica Rossiter is the winner of our annual \$1,500 Student Scholarship. Erica attends Alvernia University, where she is studying psychology and addictions and mental health treatment.

Nada Elgandy is the recipient of the TCAFCU Scholarship Award at Pottstown High School. Nada will receive a \$500 scholarship toward higher education this fall.

Elyssa Sledgen is the recipient of the TCAFCU Scholarship Award at Upper Perkiomen High School. Elyssa will receive a \$500 scholarship to use towards her education at Lebanon Valley College this fall.

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