

TCAFCU Now Offers **More Credit Card Options!**

Introducing Our New Platinum Cash Back Credit Card!

At Tri County Area Federal Credit Union, we're always working on ways to improve our products and services. Our credit card options are all about the key benefits they provide you, from low rates to rewards!

We are excited to announce that we have added another card option to our credit card docket...

Platinum Cash Back Credit Card!

No matter which benefit fits your lifestyle best – low rates, rewards or cash back – each card stays true to our commitment to offer no annual fees, no balance transfer fees and low balance transfer rates.

Plus, right now, when you transfer to one of our cards, you'll enjoy a transfer rate as low as 1.00% APR* for 12 months.

*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.



Learn more about the NEW Platinum Cash Back Credit Card, as well as our other card options.

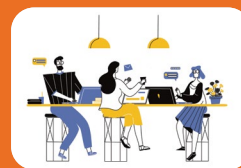
Visit [TCAFCU.org](https://www.tcafcu.org), stop by a branch or call: **610.326.3705**

We're the #1 Credit Union for the 15th year in a row!



We're so honored to once again receive this title. Thank you to everyone who voted. We couldn't do it without you!

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Beware of

Fake Check Scams

Here's a scenario that's already victimized hundreds of unsuspecting people: Have you ever received a letter and cashier's check claiming you've won a sweepstakes or lottery? And in order to receive your winnings, you must deposit the check and wire funds back to cover the cost of taxes and fees? Don't do it – it's a scam!

With a fake check scam, the check you receive looks legitimate. It isn't until you deposit the check and wire the funds that you discover the check was fake, making you accountable for the amount of the check, the amount wired and any insufficient funds fees.

Common fake-check scams to be on the lookout for:

- **Overpayment scam:** Scammers buy merchandise that you are selling online or through a newspaper ad and claim they accidentally sent too much. They ask you to send the excess funds back to them, and only afterwards do you discover the check you deposited is not legitimate. So, you lose the money you returned to the scammer.
- **Work-at-home scam:** The scam promises easy money by "processing" checks. Scammers instruct you to deposit the checks and send the money back to them (the fraudster), minus a small fee. Of course, the checks are fake and will be returned as such, and you'll be responsible for covering the funds.
- **Foreign business offers:** Scammers pose as businesspeople or government officials and promise millions of dollars by asking you to invest in a partnership. They send you an advance on the millions of dollars you'll earn and ask you to send cash back for legal or other expenses. You'll learn the check was fake and will be returned as such, and you'll lose the funds you sent to the scammer.

Protect yourself from becoming a victim

Fake check scams can take weeks to discover and can end up costing you big bucks. Check out these tips to avoid becoming a victim:

- Think before you act and throw out any offer that asks you to pay for a prize or gift.
- If you're selling something, don't accept a check for more than the selling price.
- Only cash a check or deposit a money order of a close relative or someone you've known for a long time.
- If the person insists that you send funds back to them, stop the transaction immediately.

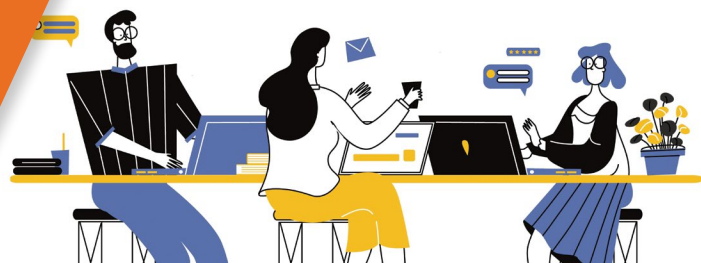
Don't Lose Money Looking for Love!

"Sweetheart scams" are on the rise, with fraudsters out to steal your heart – and your money. Never send money to someone you meet online. These scammers like to earn your trust – and love – then ask you to send them money to help with an emergency or for a ticket to visit you. Don't fall for it! These fraudsters are simply out to steal your money. Never send or receive money from someone online whom you've never met in person, no matter how much you trust them.

Join Us for Our Annual Meeting

It's that time of year again! Join us on **October 19, 2022, at 8 a.m.** at our Pottstown Branch for our Annual Meeting.

We hope to see you there!





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Your Emergency Fund: How Much Is Enough?

Have you ever had one of those months? The water heater stops heating, the dishwasher breaks and your family ends up on a first-name basis with the nurse at urgent care. Bad things happen. That's when an emergency cash fund can come in handy.

One survey found that nearly 25% of Americans have no emergency savings. Another survey found that 40% of Americans said they wouldn't be able to comfortably handle an unexpected \$1,000 expense.^{1,2}

How Much Money Should You Save?

There is no "one-size-fits-all" answer. The ideal amount depends on your financial situation and lifestyle. For example, if you own a home or have dependents, you may be more likely to face financial emergencies. And if you lose your job, you may need an emergency fund that can last for months.

Coming Up with Cash

If saving several months of income seems unreasonable, don't despair. Start with a modest savings goal, like \$1,000, and gradually build your savings. Consider setting up automatic monthly transfers into the fund.

Tip: Try to avoid using the money for something other than an emergency. Instead, budget and prepare separately for bigger expenses you know are coming.

Where Do I Put It?

Many people open traditional savings accounts to hold emergency funds. These accounts typically offer modest rates of return. Banks and credit unions provide government-backed deposit insurance for these accounts, up to \$250,000 per depositor.

Others turn to money market accounts or money market funds in emergencies. While money market accounts are savings accounts, money market funds are considered low-risk securities. Money market funds are not backed by any government institution, which means they can lose money. Depending on your particular goals and the amount you have saved, some combination of lower-risk investments may be your best choice.

The only thing you can know about unexpected expenses is that they're coming. Having an emergency fund may help to alleviate the stress and worry that can come with them. If you lack emergency savings now, consider taking steps to create a cushion for the future.

Money market mutual funds are sold by prospectus. Please consider the charges, risks, expenses and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

¹MarketWatch.com, 2020

²Bankrate.com, 2021

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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
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Holiday Closings

Columbus Day

October 10, 2022

Veterans Day

November 11, 2022

Thanksgiving

November 24, 2022

Christmas Day (observed)

December 26, 2022

New Year's Day (observed)

January 2, 2023

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TCAFCU Mobile App!



Download the
TCAFCU CC App!



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Download on the
App Store

There Are More Reasons Than Ever to Love Being a Member of Tri County Area FCU!

Your credit union membership is all about caring for the community where you live, work and play. That's why, as part of your membership, you get exclusive member-only deals through our trusted partners, allowing you to save money on everyday essentials. Through Love My Credit Union Rewards, credit union members like you have saved over \$2 billion with offers like these:

- Save up to 35% on **IdentityIQ®** credit report monitoring and identity theft protection
- Save up to \$15 on **TurboTax®** federal products
- Save \$25 on in-office tax prep at **H&R Block®**
- Get \$100 in cash rewards when you buy a vehicle from **Carvana**
- Get up to \$150 in cash rewards with new services with **Xfinity**
- Exclusive access to **home tech support and protection** with Asurion Home+®
- Exclusive discount from the **TruStage® Home & Auto Insurance Program**
- 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 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 credit union membership gets you all these exclusive savings and more at tcafcu.org/membership-discounts.

Check it out today to start enjoying member benefits you never knew you had.

