



Dear Members,

We are 5 months into our core conversion to Fiserv Portico. The decision to make the conversion allows us to provide you with the products and services that were unavailable with our old system. While Fiserv's global outage on home banking and mobile banking couldn't have come at a worse time, we pulled together as a team to work through the problem and assist you with the enrollment process. I would like to thank the staff for their persistence and hard work in learning the new system and working out the kinks associated with the conversion.

A special thanks to our members for your patience and understanding as we worked through the process. We are excited about the enhancements now in place and those yet to be unrolled. We hope you are enjoying the new debit card management tools that were recently added within the mobile app. Please continue to check our website and social media as we work through post-conversion projects to give you even more services and enhancements.

Thank you for your belief and your membership in Tri County Area FCU!

Andrew C. Pistoria
President/CEO

———— To All of Our Loyal Members ————

A BIG Thank You!



We've been voted
#1 Credit Union

16

years in a row!



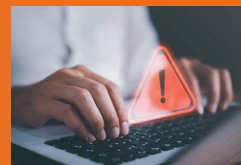
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Easily Send Money With Zelle®

We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know.¹ With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.²

Zelle® is fast, safe and easy! Log in to your online banking account or our mobile app to get started.



¹U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

²In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

Take TCAFCU Safely With You Anywhere

Your security is always a top priority at Tri County Area FCU! We are adding a new two-factor authentication feature for account access, which ensures that your banking experience remains safe. What does that mean? In the near future, when you log in, you may be prompted to enter a code or answer additional security questions. Simply enter the code or your answers to access your online account!

We launched our new online banking and mobile app in May of this year! If you are not using our online banking system yet, please visit tcafcu.org or search "TCAFCU Mobile" on your mobile device to download our app and then enroll. Once you enroll, you'll have access to both online banking and the mobile app, using the same credentials. Plus, you can easily sign up for e-Statements!

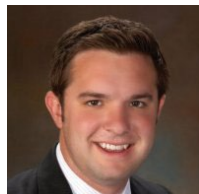


Reduce Holiday Rush Shopping

Visit your local branch to make the easiest holiday shopping stop yet with CUMONEY® Visa® gift cards. These are more secure than cash, flexible to spend almost anywhere around the United States and best of all – they're the perfect gift for those who are difficult to buy for! Just provide us with the amount, and it will load instantly, keeping your holiday shopping time to a minimum.



tcafcu.org | 610.326.3705



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Talking to Your Family About Your Retirement Wishes

As your retirement approaches, it's important to speak with close family members about important financial subjects, including your net worth, relocation plans, providing for long-term care, and your plans for bequeathing your wealth.

Your retirement plans can affect your family in many ways. That's why it's important for you to communicate your wishes so your family members understand any adjustments they might need to make to their own plans.

Start by discussing your net worth.

You've spent a lifetime accumulating your wealth. Your family should understand your assets and liabilities, including any plans you have to redeploy your net worth. You may want to liquidate certain assets, pay down liabilities, or take other steps that might impact your family. For example, you might want to sell a vacation home that your entire family uses. Do your plans have tax or debt implications that can affect family members?

Where do you want to live? Perhaps you want to move to a warm climate, peaceful countryside, or an exciting city. How will your move impact you and your loved ones? It's helpful for everyone to voice their concerns, such as your family's ability to spend time with you or quickly respond to sudden needs. If you want to relocate close to other family members, will they be able to meet your expectations for their time and support?

How will you pay for long-term care?

Often, children of retirees are caught in the middle of conflicting priorities. They must see to the needs of their own families while helping you enjoy a dignified retirement. You can ease these pressures by explaining how you plan to pay for long-term care. Have you purchased insurance or set aside assets to pay for any care you'll need, or are you expecting other family members to provide it? Your answer can have a huge impact on your loved ones.

Do you have a plan for inheritances?

Family dynamics are so varied. You may have a spouse or may be divorced or widowed. You may have children, stepchildren, grandchildren, and relatives with special needs. You owe it to your beneficiaries to make explicit your plans for bequeathing your estate before and at your death. Your family should be aware of any special arrangements,

such as trust funds or foundations, that can affect their finances and, therefore, their plans. And you can enlist your family's help if you have any special requests for distributing your wealth.

Retirement is an opportunity.

It's your chance to establish the parameters of your lifestyle going forward, the disposition of your wealth, and the demands you might need to make on family members. Please contact me to review your retirement and post-retirement plans, either individually or with key family members. Let's work together to ensure you and your family successfully communicate your expectations for your golden years.

Please contact Chris at **610.326.1570** with any questions regarding your retirement plan or to schedule an appointment for a financial review. Thank you for your continued trust and support!



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

Holiday Closings

Columbus Day

October 9, 2023

Veterans Day

November 11, 2023

Thanksgiving Day

November 23, 2023

Christmas Day

December 25, 2023

New Year's Day

January 1, 2024

Trunk or Treat Event

October 28, 2023, 2 pm - 4 pm
Pottstown Office

Santa Visits

Coming in December! Check our Facebook page for more details.

Follow Us on Facebook,
Twitter, and Instagram!



Download the
TCAFCU Mobile App!



Scams to Watch Out For

With new technology, there are some new ways identity thieves are getting their hands on your information. Here are a few of the most popular scams and what you can do to protect yourself from them.

CRYPTOCURRENCY-ROMANCE SCAMS: Sweetheart scammers create fake online profiles and use various tactics to convince you they are "real" people who have developed feelings for you. After they've earned your trust, they'll ask you to download an app and invest in crypto accounts. However, the accounts are fake, and although the app may show your currency growing, the fraudsters are simply stealing your money.

Protect yourself: Always research and investigate investment opportunities. Trust your gut. If something feels off or too good to be true, it probably is.

STUDENT LOAN FORGIVENESS: As many Americans are starting to make their first student loan payments in more than three years, student debt-related scams are on the rise. President Biden's student loan forgiveness offer was denied by the Supreme Court, even as some other debt-forgiveness and repayment programs are moving forward, which may leave some borrowers unclear on how to proceed. Scammers are taking advantage of the confusion.

Protect yourself: Before responding to an unsolicited email or phone call, confirm your student loan servicer by logging in to StudentAid.gov or calling the Federal Student Aid Information Center.

WRONG NUMBER TEXTS: We've all likely received a text from a wrong number and have probably responded with something along the lines of "Oops! I think you have the wrong number." But did you know scammers can use this friendly exchange as a ploy to gain your trust before sending you a fraudulent link, convincing you to make a cryptocurrency investment or tricking you into handing over your credit card info?

Protect yourself: Be wary of texts from unknown numbers. You never know who is on the other side, making even seemingly innocent texts like "wrong number" exchanges dangerous. As a rule of thumb, don't respond to texts from numbers you don't know and NEVER click on links. Rather, block the unknown number to prevent future texts from the number.

If you believe you've been scammed, file a complaint at ftc.gov. Remember, legitimate companies will never email or call you asking for your personal information. Tri County Area FCU is always here to help!

Sources: Time; Moneyland; FTC.gov; AARP; CBS News.w