



**Dear Members,**

This year marks the seventy-fifth anniversary of Tri County Area Federal Credit Union!

In July of 1949, eight employees of the Firestone Rubber Company in Pottstown pledged five dollars apiece and signed an organizational certificate with the Federal Security Agency, the regulator for credit unions at that time. The organizational certificate was approved on August 11, 1949, and Firestone #336 FCU was created with \$40.00 in assets. After the Firestone plant closed, the credit union became a community-chartered credit union for the three Pottsgrove townships and was renamed Pottsgroves Community Federal Credit Union. After a merger with the Beth-Pottstown FCU, which had the community charter for the borough of Pottstown, the name was changed to Tri County Area FCU in July 1984. We opened our Pennsburg branch in 2007, our student branch at Pottsgrove High School in 2009, and our student branch at Pottstown High School in 2013. Today, the credit union serves people who live, work, worship, or go to school in forty-one townships and boroughs.

Our assets have grown from that original \$40 to \$183.8 million today.

This past year saw many changes to improve the experience for our members. We hope you are enjoying the new and improved online, mobile and phone banking systems, as well as our updated website and all the additional new products and services that the conversion allowed us to offer. Our members now have the ability to transfer funds with Zelle, make loan payments and search for a vehicle directly from our website. We will be rolling out more services throughout 2024, including text messaging.

It is our mission to be your trusted partner as you navigate through life's journey. We exist to educate, empower and encourage our members to realize their potential and achieve their goals. We continue following the credit union philosophy of "People Helping People" by giving time and money to help our local communities.

To stay up to date on the latest and greatest news and happenings, follow us on social media at TCAFCU.

**Andrew C. Pistoria**  
 President/CEO



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**First-Time Homebuyers Workshop**

**April 23, 2024**

Time: 5:30pm – 7pm

Location: Espresso Yourself Book Café,  
 249 E High St, Pottstown, PA 19464

RSVP: Beth Biehl – 610.326.3705 ext. 2242  
 or ebiehl@tcafcu.org

Limited Seating



NMLS ID# 455689

## Member Surveys

To ensure that we are providing the best service possible, we have implemented a process to monitor our performance and make improvements. The process involves inviting our valued members to provide us with feedback through online surveys. You may receive an email from Customer Service Profiles (CSP), an independent research firm, requesting you to complete a survey regarding your recent experience with our organization. We hope you will take a moment of your time to complete the survey, as your thoughts and comments are important to us and make a difference. We look forward to receiving feedback regarding your experience and relationship with us. Thank you in advance for your response!

Fair  
 Poor  
 na

How likely are you to ...  
 Excellent  
 Very Good  
 Good  
 Fair  
 Poor

## Build Your Dreams

*With a Home Equity Loan*

Use your home's equity to achieve your goals. Use the cash for:

- Renovation
- Debt Consolidation
- College Tuition
- And More!

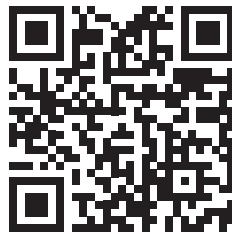
Learn more at [tcafcu.org](http://tcafcu.org) or stop by your local branch!



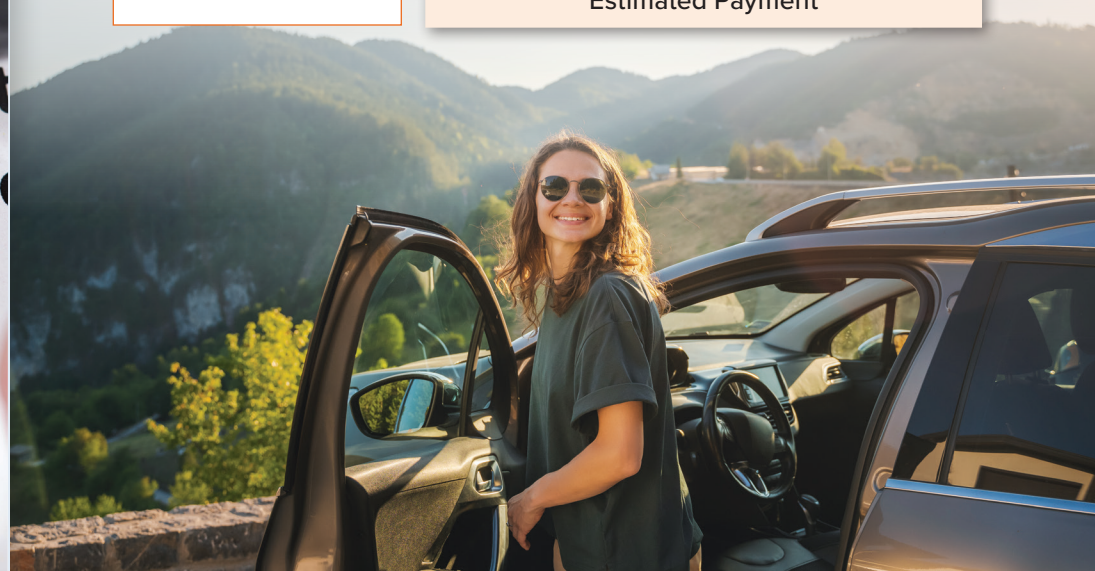
## Thinking of Buying a Car?

Try our online vehicle search!

It's easy to find your perfect fit – just quickly search by:



MPG
Body Style
Make & Model
Cargo Capacity
Estimated Payment





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



# A Checklist for When a Spouse or Parent Passes

When you lose a spouse, partner, or parent, the grief can be overwhelming. Unfortunately, amid that grief, life goes on. There are arrangements to be made, things to be taken care of – and in recognition of this reality, here is a checklist that you may find useful at such a time.

**First, gather documents.** Ask for help from other family members if you need it. Start by gathering the following:

- A will, a trust or other estate documents. If none exists, there might be a longer legal process.
- A Social Security card/number.

**Then, gather these additional highly important items:**

- Any account statements
- Deeds/titles to real estate
- Car titles or lease agreements
- Storage space keys/account records
- Any bills due or records of credit card statements
- Any social media platform information, if applicable

Lastly, look for a computer file or printout with digital account passwords and see if the person left a letter of instructions. This is not a legal document; it's a letter that provides additional and more personal information regarding an estate.

**Next, take care of some immediate needs:**

1. Contact a funeral home to arrange a viewing, cremation or burial, in accordance with the wishes of the deceased.
2. Call or email the county clerk or recorder to request 10 to 12 death certificates. The number may seem excessive, but you may need that many for insurance companies and financial institutions.
3. If the person was still working, contact the human resources officer at your loved one's workplace to inform them what has happened. You may need to fill out some paperwork.
4. Consider speaking with an attorney – this can be the lawyer who helped your loved one create a will or estate plan.
5. Notify creditors and keep track of any recurring debts that your loved one had set to autopay. Consider placing the monthly bills for these debts in your name (or that of another family member or the executor).

**Following these steps, address financial, insurance and credit matters.**

Reach out to the financial and insurance professionals who helped your loved one as well as the person overseeing their workplace retirement plan to learn about the possible tax implications from inheriting these assets.

State and federal taxes for your loved one will also need to be paid, and possibly other taxes, for the year of their death.

Remember, this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal and accounting professionals before modifying any tax or estate strategy.

**Look after your future.** Working through several of these issues may help bring closure to your loved one's estate.

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<b>Not Insured by NCUA or Any Other Government Agency</b>	<b>Not Credit Union Guaranteed</b>	<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>
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## Holiday Closings

### Memorial Day

Monday, May 27, 2024

### Juneteenth

Wednesday, June 19, 2024

### Fourth of July

Thursday, July 4, 2024

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# Your First Checking Account

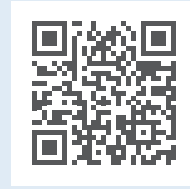
You may have a savings account, but now you may be wondering if it's time for the next step: your first checking account! At Tri County Area FCU, we have FREE Student Checking available for ages 13 to 23 with no minimum balance and no monthly fees. Plus, we have Student Branches at Pottstown High School and Pottsgrove High School!

To make your first checking account even sweeter, for a limited time only you'll get \$25 from us just for opening a new Student Checking Account!\*

A checking account is a great place to deposit your paycheck from your first job. Then, make purchases or withdrawals from your account with your free debit card and start enjoying financial independence.\*\*

Once you've opened your Student Checking account (congratulations, by the way!), take good care of it by doing the following:

- View your account balance regularly either online or on our mobile app.
- Check out your monthly statements and make sure all transactions are legitimate.
- If your checkbook or debit card is ever lost or stolen, report it immediately.



Open a Student Checking account today and don't forget to check out our budgeting resources!

Scan the QR code to learn more.



\*\$25 will be deposited to new Student Checking account at the time of account opening. Account must remain open for at least 60 days. New Student Checking accounts only. One offer per person. May not be combined with any other offer. Offer valid 03/01/24 to 05/31/24.  
\*\*Minimum age for student checking and debit card is 13 years of age when a parent or guardian is on the account with the student.