

Green Loans



Save some green by going green with your next ride! Receive **1% APR*** off your qualifying rate when you purchase a hybrid or electric vehicle. You'll save on your loan while you're saving money on gas! Our auto loans also offer:

- **Up to 125% financing**
- **First Time Auto Buyer's Program**
- **Optional Add-On Protection**

Start the search for your next ride with our online vehicle finder. Apply today at TCAFCU.org/auto or stop by a branch!

*APR = Annual Percentage Rate. Finance a hybrid or electric vehicle and receive a 1% rate discount on your auto loan. Purchases only. Cannot be combined with any other loan discounts.

Unlock the Equity in Your Home No Application Fees!

You've worked hard to build equity in your home. It's time to let it work for you! With a Home Equity Loan or Line of Credit, you can consolidate debt, complete your dream home renovations or pay for tuition costs. For a limited time, you can also enjoy no fees and **save up to \$750!**

Get started on your future goal today and apply for a Home Equity Loan or Line of Credit. Just visit TCAFCU.org or stop by a branch!

*Application fees including appraisal, flood certification, credit report, property search, and mortgage recording fees will be waived up to \$750. 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. Offer begins 3/15/25 and will be available for a limited time only.

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Inside this issue



Grow Your Business
Page 2



Meet With a Financial Professional Annually
Page 3



Shared Branch Changes
Page 4





Grow Your Business

As a vital part of our community *since 1949*, we know what it takes to grow your business. Whether you are just starting your business or ready to take it to the next level, we can help with affordable financing that's just right for you.

For more information about Business Loans, contact:

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Member Surveys

To ensure that we are providing the best service possible, we have implemented a process to monitor our performance and make improvements. We are 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 that you complete a survey regarding your recent experience with our credit union.

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!

Changes Coming to Regulation CC: Funds Availability

Effective **7/1/2025**, Regulation CC will be increasing the amount available to members for next-day deposit from \$225 to \$275. The hold amount for large check deposits is also changing from \$5,525 to \$6,725. Note, these holds could be different depending on the type of next-day check deposited and the account status at the time of deposit. Your receipt will detail when funds will be made available.

Avoid Tax Time Scams

Tax time can be stressful enough without having to worry about scams. Unfortunately, tax season scams have been on the rise in recent years, particularly via phone and email. **As a reminder, the IRS will NEVER:**

- Call and demand immediate payment over the phone.
- Threaten to involve police or have you arrested or deported for not paying.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card, gift card or wire transfer.
- Ask for credit or debit card information over email or the phone.

The IRS will always send you a bill via mail first. If you have received a bill or think you may owe taxes, call the official IRS line at **800-829-1040** to talk to an IRS agent.





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Why It's a Good Idea to Meet With a Financial Professional Annually



Life has a way of changing from year to year, often requiring you to update your financial plans. An annual meeting with your financial professional can help ensure your plans continue to address your needs, even if your life hasn't dramatically changed in the past 12 months.

A financial plan must reflect both your personal circumstances and the state of the world. That's more than enough justification to sit down with your financial planner once a year, because at least some of last year's plans may be outdated.

Life events often require new plans. So many things can happen in your family's life in the space of one year. Some examples include birth, adoption, death, marriage, inheritance, divorce, purchase or sale of a house, loss or change of job, and illness/accidents. Any of these can require you to adjust your short-term spending and long-term strategies, such as buying additional life insurance, establishing education accounts, or revising your will.

Review your spending and use of debt. An important part of any annual planning meeting is a review of your actual cash flows relative to your budget. Even if your income hasn't substantially changed, chances are your real spending varied somewhat from your budgeted expenditures. You and your financial professional can discuss budget revisions that realistically match your experience. Naturally, if your income has substantially changed, you may need a brand-new budget. In addition, your use of debt might require a fresh look to ensure it is optimal.

Review your investments and taxes. Your annual meeting is a great opportunity to tweak your investment strategy. This includes an evaluation of individual holdings, asset allocations, fees paid, and diversification of investments covering both your brokerage and retirement accounts. You'll also want to assess your tax situation with a tax advisor and perhaps revise your tax planning. You can take the opportunity to consider increasing your contributions for your retirement, your kids' education, and other specific targets.

Don't let your financial plans depreciate. Even the best plans can lose value over time. An annual review will help keep your plans timely and on target. Please call me today to schedule your annual review. I'm looking forward to sitting down with you so that we can bring your financial plans up to date.

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. This material was prepared by LPL Financial, LLC. Member FINRA/SIPC MC-1365950ART7-1222

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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

Memorial Day
Monday, May 26, 2025

**Juneteenth National
Independence Day**
Thursday, June 19, 2025

Independence Day
Friday, July 4, 2025

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Instagram and LinkedIn!



 Download the
TCAFCU Mobile App!



Get the latest TCAFCU news
and updates by signing up
for text alerts. To join, text
TCAFCU to 610.326.5602
or scan the QR code.



Need to Reach Us? *Try Texting!*

Skip the phone call and text us during normal business hours for simpler member service. You can text us to ask questions about deposit transactions, loans, payments, transfers, and more! You'll get reliable, real-time answers from our excellent staff. Plus, you can even submit loan documentation!

Text us at one of the numbers listed below:

- **Member Service: 610.326.3526**
- **Lending: 610.326.3598**
- **Collections: 610.326.7229**

Message and data rates may apply.



Shared Branch Changes Starting May 1st!

We understand it's crucial to help protect you from account takeover fraud. That's why we are introducing a new ID proofing measure for in-person, Shared Branch visits. This new fraud prevention measure allows us to make certain it is YOU trying to access your account, not an imposter.

If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members in the branch through a QR code and one-time passcode with multi-factor authentication. This additional layer of verification will be used for loan payments, cashier's checks, deposits, withdrawals, transfers, and account inquiries.

How it works:

- Scan the QR code located in the branch or visit: **verify.coop.org**.
- Select your credit union's name from a drop-down list.
- Enter your member number and the last four digits of your Social Security number.
- Upload a photo of your ID.
- Take a selfie.
 - Tip: Save your validation for an even quicker experience next time!
- Show your one-time passcode to the teller (passcode is valid for 20 minutes).

Changes will take place on May 1st.

If you have any questions, please contact us at 610-326-3705.