



Dear Members,

We are excited to announce that we are upgrading our credit card program! Current Visa® Platinum credit cardholders will soon be receiving a new and improved Tri County Area FCU Visa Platinum credit card in the mail.

New cards will have a new card number, so any automatic payments (like subscriptions, utility bills, or online stores) will need to be updated. New cards will offer enhanced, contactless chip technology and tap-to-pay functionality. Our new, enhanced rewards program will make it easier for you to earn and redeem points.

Members should keep an eye out for their new cards coming in the mail soon!

Andrew C. Pistoria
President/CEO



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Tri County Area Federal Credit Union has been selected by Mercury readers as the 2025 Readers' Choice for Best Credit Union! We are honored to be chosen for the 18th year in a row. Thank you to all our loyal members!

New External Transfer Feature

We're always trying to find ways to make banking easier for our members. For those times when you need to transfer funds quickly and easily, simply log in to your online or mobile banking app and move your money from one U.S. banking account to another in just a few clicks. You'll be able to access your transferred funds typically the next business day, making it easy to cover expenses.



TCAFCU Is Here for Your Financial Journey

We're excited to introduce our Financial Journey Advisors, a dedicated team ready to support our members through every stage of their financial journey.

Members can schedule a one-hour session with an advisor for personalized guidance in areas such as:

- Budgeting and spending plans
- Debt management strategies
- Credit-building guidance
- Navigating financial challenges
- Planning for life's milestones

Scan the QR code or visit tcafcu.org/financial-journey-advisors to learn more!



Own the Road in a New Car

Our auto loan process is **fast** and easy!

You can get started at TCAFCU.org/Auto or scan the QR code to begin your auto search with our online vehicle finder!





Chris Griffith

Wealth Advisor

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Invest in Their Future



Looking for a great way to invest in a child's future? A tax-advantaged 529 college savings plan is specifically designed to help families save for future college expenses. It can make a big difference in helping a child achieve their education goals and career aspirations.

How does it work? Although contributions to a 529 plan are not tax-deductible, the money is allowed to grow tax-free. When the funds are used for qualified education expenses such as tuition, room and board, books, and even certain K-12 costs, you don't pay federal income taxes on the withdrawals. These plans can be tailored to fit your needs and provide flexibility, such as:

- **Use at any accredited institution.** Funds can be used at eligible colleges, universities, vocational schools, and even some international institutions.
- **Control over the funds.** The account owner retains control over how and when the funds are used.
- **High contribution limits.** Many plans have no annual contribution cap, and lifetime limits vary by state but are often substantial.

Key benefits: One of the biggest benefits of 529 plans is that you get to enjoy tax-free growth and withdrawals for qualified expenses (some states offer additional tax deductions or credits for contributions). In addition, if your beneficiary doesn't end up needing the funds, you can transfer the account to another family member.

Who can open a 529 plan? Parents, grandparents, godparents, aunts, uncles, or even family friends can open and contribute to a 529 plan. You can also name anyone as the beneficiary.

Class dismissed: Just like with your 401(k) savings plan, the earlier you start, the more time your money has to grow. Even small, regular contributions can add up over time. For more information, check out savingforcollege.com. You'll find information on state-specific 529 plan options and a comparison of different 529 plans, along with savings calculators and cost estimators.

Informational Sources: savingforcollege.com.

Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federally tax free. Tax treatment at the state level may vary. Please consult with your tax advisor before investing.

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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

Monday, October 13, 2025

Veterans Day

Tuesday, November 11, 2025

Thanksgiving Day

Thursday, November 27, 2025

Christmas Eve (Closing early at 2pm)

Wednesday, December 24, 2025

Christmas Day

Thursday, December 25, 2025

New Year's Eve (Closing early at 2pm)

Wednesday, December 31, 2025

New Year's Day

Thursday, January 1, 2026

Upcoming Events

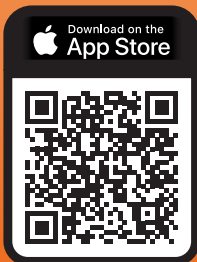
Santa Visits

9am – 12pm at both branches
Saturday, December 6, 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.



SCAN ME

New Vishing Scam Uses AI Voice Imitation

Have you heard about this new phone scam? Fraudsters are using recorded snippets of your voice – or even AI-generated imitations – to deceive your friends and family into believing you're requesting money.

Here are two ways to protect yourself and your loved ones:

1. If you get a call from an unknown number, be careful what you say over the phone. Even something as simple as "Hi, this is [your name]" could be recorded and used for scam tactics later. Instead, do not answer calls from unknown numbers; let them go to voicemail. If you answer and hear silence, hang up. Do NOT say your name or the word "yes."
2. If you get a call from an unknown number and the caller is claiming to be someone you know in a desperate situation, be wary, especially if they're urgently asking for money. Ask them a question only the person you know would be able to answer or hang up and call the person using the phone number you have saved for them.

Scams are getting more and more sophisticated and it's very easy to fall victim to one. Be vigilant and spread the word!



 **County Area**
FEDERAL CREDIT UNION
Your Community. Your Credit Union.



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