

The Source

WINTER 2025



A Fresh Year, a Strong Start – With TCAFCU by Your Side

A new year brings new goals, challenges, and opportunities – and we want you to know you're never navigating them alone. At TCAFCU, we're here to support you through every step of your financial journey.

Our Financial Journey Advisors are available to meet one-on-one and help you build confidence in the decisions that shape your future. Whether you're planning for a big milestone, working to improve your credit, managing debt, or simply trying to get better control of your budget, we're here with guidance you can trust.

Your goals matter. Your progress matters. And we're ready to walk with you as you make this year your strongest yet.

Visit tcafcu.org or call **610-326-3705** to get started.

Annual Meeting Notice

Join us for TCAFCU's Annual Meeting on **March 18, 2026**.

The Nominating Committee is accepting applications for open Board positions. Members may also petition for nomination with signatures from 1% of the membership (140 members) in good standing. Petitions must include the nominee's qualifications and biographical information on forms approved by the Board. All petition materials must be received by **February 6, 2026**.

Investing in Our Next Generation

Each year, TCAFCU proudly awards a **\$1,500** academic scholarship to a local student who demonstrates strong academic achievement and a commitment to community involvement.

The scholarship can be used toward tuition or expenses at any accredited college, university, or trade school. A committee of TCAFCU staff will review all applications.

To learn more or apply, visit tcafcu.org or stop by either branch.

Applications are due by **March 31, 2026**.

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Money Well Spent

Managing your money should work in your favor – especially when it comes to everyday spending. That's why we're introducing new checking and savings options designed to give more back to you.

Our free **High Rate Checking** and **Cash Back Checking** accounts come with the features you rely on – including Online and Mobile Banking and access to thousands of surcharge-free ATMs – plus monthly rewards that pay **high interest** or **cash back** when you qualify.*

Pair either account with our free **High Rate Savings** and enjoy automatic transfers of your monthly rewards, helping you grow your savings effortlessly.

Visit tcafcu.org or call **610-326-3705** to learn more!

*Visit our website for more information and monthly qualification requirements.

Exclusive Discounts on Tax Prep.



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE



tcafcu.org | 610.326.3705



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Scams to Expect for Tax Season

Tax scams involve fraudsters who impersonate the IRS, tax professionals or government entities over the phone, through text or by email and are designed to trick you into providing sensitive information or sending money for taxes and fees you don't owe.

In 2023, the Internal Revenue Service's Criminal Investigation Team initiated 1,409 tax crime investigations and identified \$5.5 billion in tax fraud. Remaining vigilant is crucial for protecting your personal information.

Tax Scam Methods

There are many methods and creative tactics fraudsters use to deceive their victims. The methods listed below are common – but they're not the only ones.

Fake Tax Refund: A new scheme that involves bad actors mailing letters that appear to be from the IRS. The letter claims that there is a notice in relation to an unclaimed tax refund.

IRS Call: Deceptive callers will pose as IRS agents in hopes of stealing money or personal information. These scammers may know a

lot about their victims and will intimidate them into making a hasty decision.

Phishing email: Scammers will send several email alerts attempting to seem like legitimate notices from the IRS. These phishing emails will seek information related to refunds, filing status, personal identity and late payments.

How To Identify and Deal With Tax Fraud:

- **Use caution with unsolicited communications.** The IRS typically initiates contact via traditional mail. The IRS will never contact you via unexpected calls, emails or texts.
- **Verify sources.** If you receive any communication claiming to be the IRS or a tax professional, verify its legitimacy by navigating to the official website or contact a verified phone number.
- **Resist scare tactics.** Scammers will often use intimidation or urgency to bait victims into making a rushed decision. We recommend you take your time and verify all urgent requests.

- **Secure personal information.** Be sure to protect your information such as Social Security number and financial details to prevent identity theft and tax fraud.
- **Stay informed on the latest tax scams.** More awareness helps you mitigate risks and attacks.

What To Do If You Think You May Be a Victim of a Tax Scam

1. **Cease all communication.** If you are in contact with a scammer, stop responding immediately.
2. **Report the incident.** You can file a complaint on the IRS website as well as on the Federal Trade Commission (FTC) website.
3. **Protect your identity.** Monitor your financial accounts, credit report and any other sensitive information. Change the passwords on any affected accounts. If necessary, request a fraud alert or a credit freeze through one of the three major credit bureaus to prevent further compromise.
4. **Document the incident.** Keep any record of communication and documentation related to the scam.

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. This material was prepared by LPL Financial, LLC.

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May Lose Value

Holiday Closings

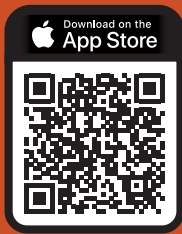
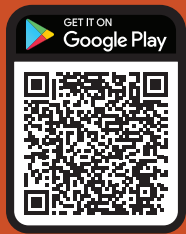
Martin Luther King, Jr. Day
Monday, January 19, 2026

Presidents Day
Monday, February 16, 2026

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TCAFCU to **610.326.5602** or
scan the QR code.



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A Better Way to Pay

The right credit card should make everyday spending easier – and give you options that match your financial goals. That's why we now offer two Visa® credit cards designed to fit the way you spend.

Choose our **Visa Platinum** card for a simple, low-rate option that helps you keep interest costs down. It's a great choice if you want straightforward savings or a smarter way to consolidate higher-rate balances.

Or opt for our **Visa Platinum Rewards** card and earn more on the purchases you make every day. You'll receive 1.5 points for every \$1 spent, redeemable for cash back, gift cards, travel, merchandise, and more – rewards that make the most of your spending.*

Both cards include the features you count on, like EMV chip technology, Mobile Card Controls, Tap-to-Pay convenience, and no annual fee or balance transfer fee.

Visit **tcafcu.org** or call
610-326-3705 to learn more!

*Visit our website for full details,
exclusions, and program terms.



Important Update on Dividend Payments Effective April 1, 2026

At Tri County Area FCU, we are committed to keeping our members informed and maintaining full transparency in how your accounts work. We want to make you aware of an upcoming change regarding the payment of dividends on dividend-bearing accounts.

Effective April 1, 2026, accrued but uncredited dividends will not be paid at the time an account is closed.

This means that if you choose to close a dividend-bearing account before the end of its dividend period, any dividends that have accrued but have not yet been credited will not be paid upon closure.

This update is consistent with the terms outlined in your account disclosures. Members may review these disclosures at any time by visiting **www.tcafcu.org** or calling **610-326-3705** to request a printed copy.

We appreciate your membership and your trust. If you have any questions about this update or your accounts, our team is always here to assist you.