

FALL 2019

CREDIT UNION WEEK! TFCU is celebrating 65 years of service!

To KICK OFF **TFCU's CREDIT UNION WEEK**, we will be serving complimentary apple cider with a cider donut when you visit any of our three branches on TUESDAY, October 15.

Also during the week, we will serve up free michigan dogs, soda, chips and cookies at our BBQs. We invite you to bring a friend or family member who is not yet a member to the BBQ!

Thursday and Friday you can bring your confidential documents to be securely destroyed on site at our ShredFest events. In exchange for free paper-shredding, a donation of a non-perishable food item is requested. See the schedule of events for hours and locations at your nearest branch. There is a 10 box limit per person/per event. We also have an exciting announcement to make during the week!

SCHEDULE OF EVENTS:

Tuesday - October 15

- Cider and Donuts at ALL branches.

Wednesday - October 17

- Port Henry branch **BBQ**: 11:00-2:00

Thursday - October 18 - INTERNATIONAL CREDIT UNION DAY!

- Ti branch BBQ from 11:00-2:00

- E'town branch ShredFest: 12:00-2:30

- Port Henry branch **ShredFest**: 3:00-5:00

Friday - October 19

- E'town branch **BBQ**: 11:00-2:00- Ti branch **ShredFest**: 9:00-1:00

d items are being collected at

Donations of non-perishable food items are being collected at each of our three branches through October 31st.



To stay up to date with the latest TFCU news!



TFCU Team Updates



Emily Hutter of
Westport has
transitioned from
part-time to a full-time
teller.
We are so happy to
have Emily in this new
role.

We are excited to announce that **Bianca Crisan** has transitioned from her role as a teller in our Ticonderoga branch to Accounting Technician.



TFCU Board Updates



The Board
has launched
an Associate
Director
Program and
has welcomed
Anthony Anselmo
as their first
appointment.
Anthony will

bring his education in Financial Economics and background in investment banking and business ownership to bear in this new role. As an Associate Director, Anthony will be part of a group of individuals who collectively govern one of the area's best appreciated and progressive financial institutions.

Refer to www.tfcunow.com/board for more information about board governance and our volunteers.

It's here!

Pay with your TFCU Visa® debit card using Apple, Google and Samsung pay.

An easy, secure, and private way to pay.



To learn more visit www.tfcunow.com/mobile-wallet



Unexpected pet illness can be costly. TFCU has partnered with Nationwide to offer member preferred pricing on America's #1 Pet Insurance.

Visit **www.petinsurance.com/tfcu** for a free quote or call 1-877-738-7874 and mention that you are a member of Ticonderoga Federal Credit Union.

Ticonderoga Federal Credit Union Awards Scholarships to Members

Ticonderoga, NY – Ticonderoga Federal Credit Union (TFCU) has awarded \$1,500 in college scholarships to three high school seniors to help finance their college education.

The students, members of TFCU, were chosen based on their outstanding academic and extracurricular achievements.

The three high school seniors who each received the \$500 TFCU award were Ticonderoga High School seniors; Natalie O'Neil and Katie

Shelmidine and Crown Point Central Senior; Swade Potter.



Pictured Above Left to right: Swade Potter, Crown Point Central; Natalie O'Neil, Ticonderoga HS; Katie Shelmidine, and TFCU President/CEO, Shawn Hayes.

"We are very pleased to award these scholarships to our hard-working young members," said Shawn Hayes. "It proves that the 'people helping people' philosophy of the credit union movement is alive and well here in our area."

Team TFCU recently completed 6 weeks of Integrity Service Training led by our amazing Branch Operations and Sales & Service Manager, Wendy S Courtright. This program is a reaffirmation of TFCU's core values and our commitment to providing superior service to our members, as well as our desire for a workplace where we support and value one another.









AWD \$ 4WD automobile Loan Promotion

COMPETITIVE RATES on extended terms and 90 days No Payment.



Subject to credit qualification. Although no payment is due for the first 90 days of loan term, interest will accrue. This limited time offer applies to 4-wheel and all-wheel drive autmobiles that are two model years or newer. Financing offered up to 100% of automobile's value, plus sales tax. Loan special if effective 11/1/2019-2/29/2020. TFCU reserves the right to end the promotion at any time. Additional discounts will not apply.



APPLY ONLINE @ www.tfcunow.com or call 518-585-6725

Need a little extra cash for the holidays?

Christmas loans, a yearly tradition at TFCU, let you borrow a small amount of money for whatever expenses you incur during the Christmas season without paying the high interest rates of many credit cards.

Christmas loans are available October 1st through December 24th. Annual Percentage Rate (APR) is subject to credit qualification and determined by your individual credit history. Christmas loans are a 12 month installment loan. Interest will accrue before first payment is due.

Upcoming Closures

October 14 - Colombus Day November 11 - Veterans' Day

November 28 - Thanksgiving

December 24 – Closing Early at 1:00 pm

December 25 - Christmas

TFCU Services are always available via Connected Banking, our TFCU Mobile App, our three branch ATMs, and by audio response.

Our Mission

To enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security.

Our Members

TFCU offers membership to our friends and neighbors who live, work, worship, attend school in, or businesses or legal entities located in: Essex, Washington, Warren, Clinton and Franklin Counties in New York and Addison County in Vermont and immediate family members of those eligible, persons sharing a household and organizations of such persons.



Federally insured by NCUA.



CONTACT US

LOCAL PHONE: (518) 585-6725 OUT OF AREA: 888-TFCU-NOW

FAX: (518) 585-7086

WEBSITE: www.tfcunow.com

E-MAIL: memberservice@tfcunow.com

LOANS AFTER HOURS: Online @

www.tfcunow.com or 866-464-2185 IN-TOUCH AUDIO: 800-806-7842

BRANCH LOCATIONS

TICONDEROGA - 1178 NYS Route 9N

PORT HENRY - 43 Meacham Street

ELIZABETHTOWN - 7519 Court Street

E'TOWN MAILING ADDRESS - PO Box 96