



# NEWSLETTER



**Ticonderoga**  
FEDERAL CREDIT UNION

Fall 2017

## Credit Union Week!

*Lets' Celebrate 63 Years of Service*

**To KICK OFF CREDIT UNION WEEK**, we will be serving complimentary apple cider with a cider donut when you visit any of our three branches on Monday, October 16.

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 schedule of events for hours and locations at your nearest branch. There is a 10 box limit per person/per event.

**Can't make it to ShredFest?** Documents may be dropped-off in secure locked totes at the branches beginning October 12, through the branch's event date.

## SCHEDULE OF EVENTS

### Monday - October 16<sup>th</sup>

- **Cider** and **Donuts** at **ALL** branches.

### Wednesday - October 18<sup>th</sup>

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

### Thursday - October 19<sup>th</sup>

- **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 20<sup>th</sup>

- **E'town** branch **BBQ**: 11:00-2:00

- **Ti** branch **ShredFest**: 9:00-1:00

## TFCU's Visa Credit Card

The only Card You Need!



- NO Annual Fee
- NO Fee for Cash Advance
- NO Balance Transfer Fee
- SCORECARD Rewards
- No Penalty/Default Rates  
If your payment is late, your rate will not increase.
- \$25 late fee is assessed **ONLY** after your payment is 15 days past the due date
- Standard Rates as low as 14.0% APR\* only on the unpaid balance.
- Smart Chip Technology
- *Coming soon....* lowered rates via our earned rate program.

To view your rewards balance and browse all redemption options, log in online at: [ScoreCardRewards.com](http://ScoreCardRewards.com)

\*APR=Annual Percentage Rate

## LOOKING TO PURCHASE A VEHICLE?



Negotiate Your Best Deal with Confidence at any Dealership you choose.

**What's the better deal?** The dealer is offering you either 0% financing **OR** A \$2,000 rebate on a \$20,000 vehicle.

### Dealer Financing

- with 0% interest
- \$20,000 (total financed - no rebate)
- at 0% interest for 36 months
- = \$556/mo

### Credit Union Financing

- with \$2,000 rebate
- \$18,000 (total financed - with rebate)
- as low as 1.99%APR\* for up to 36 months
- = \$516/mo

\*APR=Annual Percentage Rate

Inquire about a new or used vehicle loan at any TFCU branch today, apply online at [tfcunow.com](http://tfcunow.com) or using our Smart Phone App. For added convenience, you can even sign loan documents electronically.

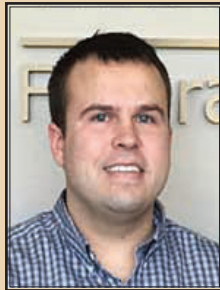
# TEAM TFCU UPDATES

**Mary O'Hara** joined team TFCU as a part time floating teller. Mary brings over ten years of customer service experience with her to TFCU.



TFCU's **Marcy Eichen** recently received her Bank Secrecy Act Compliance Specialist (BSACS) designation. Marcy adds this designation to her previously achieved NAFCU Certified Compliance Officer (NCCO) and Credit Union Compliance Expert (CUCE) designations through the National Association of Federal Credit Union's and CUNA respectively.

**Cory Phinney**, TFCU's Chief Financial Officer, recently completed the first year of the CUNA Management School three-year executive education program, the credit union movement's longest-running educational program. In sessions led by University of Wisconsin School of Business professors, credit union professionals and respected industry experts, attendees explore key executive responsibilities, financial operations and leadership techniques. Cory will receive the prestigious CCUE designation upon completion of the school.



## Remember to Update Your Contact Info:

Keeping you up to date on important announcements, suspected fraud and special promotions is important to us. If we do not have your current email or cell phone number, you may miss out on these messages.

## Beware of Credit Card Skimming

You can never be too careful when it comes to protecting your identity. This includes using your debit or credit card to pay for gas or get cash from an ATM.

Identity thieves are attaching card skimmers to ATMs and gas pumps to obtain the card's information. Skimmers are placed over the area of the machine where you insert your card, or inside the card slot. Credit Card skimmers could be almost anywhere.

The pump on the right is the one with the skimmer.

Source: Krebs on Security.



Here are some tips to make sure you're not getting scammed:

- Always tug the card insert area before you pay, and examine it to verify there's nothing inserted.
- You should also be on the lookout for small surveillance cameras pointing at the keypad.
- Always cover the keypad with your hand as you type your zip code and PIN, even if you don't see a camera.
- If the machine you're using seems suspicious-with loose pieces or a part that looks too big-find a new one and let the appropriate person know right away.

### AUTO & HOME INSURANCE

## YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Designed for credit union members



By combining your car and home insurance you may qualify for multiple discounts and get fast 24/7 claims service (including holidays). Make a simple phone call today to determine the discounts you qualify for.

Call for your FREE, no obligation quote.  
Toll-free **1-888-380-9287**  
Visit us at [TruStageAutoHome.com](http://TruStageAutoHome.com)



TruStage® Auto & Home Insurance Program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Individual premiums and savings will vary. © TruStage Insurance Agency 2017

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Our school supply drive was a great success! We would like to say thanks to all of you that donated. We wish all of our area students, teachers and administrators a wonderful school year.





## DOWNLOAD the TFCU Mobile App today!

Apply for Loans

Sign Loan Documents Electronically

Transfer Funds

Pay Bills with Mobile Deposit

Deposit Checks with POP Money

Pay People

View Account Balances

Set Account Alerts

and more!



\*Data transfer fees may apply from your mobile carrier.

## FOR YOUR PROTECTION

When you call TFCU to get an account balance or conduct a transaction, we want to be certain the person on the phone is you, so we may ask a number of questions to verify your identity. If you haven't yet established a phone verification code, please do so to aid in this process. It is important to recognize that we are asking for this information, which may seem time consuming, for your protection.

There may be occasions when you may receive a call from our **VISA Fraud Network**.

- The **VISA Debit Card Fraud Department** may call from one of the following numbers: 877-253-8964, 866-750-9107, 877-372-3495, or 800-262-2024. They will provide a case number. They will ask you for your full name as it appears on your Debit card, your full address or the last four digits of your social security number (whatever you are most comfortable with). They will not ask for you full card number.
- The **VISA Credit Card Fraud Department** will call from 1-800-369-4887, and 727-227-2447 outside of the US and Canada. They will normally leave a case number for you to reference upon call back and will generally not require your personal information.

## PARKING LOT SAFETY

### HELP US KEEP OUR PARKING LOTS AND CREDIT UNION



Members are often observed talking on, texting with and otherwise using hand held cell phones while driving on credit union property. This behavior is extremely dangerous to the driver and unsuspecting motorists and pedestrians who are sharing the space particularly with the significant amount of traffic that our branches receive.

Not only is it dangerous, with limited exception, use of a cell phone while driving a vehicle is against the law in New York State. According to the New York States SafeNY website at [www.safeny.ny.gov](http://www.safeny.ny.gov) violation of this law carries potential points, penalties and license suspension.

Please do not engage in this activity while driving on credit union property.

## Tired of Rolling Loose Coin?

We are happy to announce we have a Coin Machine in our Ticonderoga Branch. Bring it in and our coin counting machine will count all of the change.

Then you can exchange it for cash or a deposit into your TFCU account!

Fees: 4.99% for Members and 9.99% for Non-Members

## TFCU FOOD DRIVE

Help us support three area food pantries.

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



Did you know **TFCU offers MORTGAGE LOANS?** Our rates are competitive and you get a local Mortgage Loan officer ready to help you through the process.

Contact Theresa Dornan at 518-585-6725 ext 2218 or apply online @ [www.tfcunow.com](http://www.tfcunow.com)



## VISA ACCOUNT UPDATER

Automatic payments just got easier with VISA Account Updater, coming October 2017

**We'll help keep your card information updated!**

As a member benefit, all TFCU VISA Debit and Credit cards will be enrolled in the automatic VISA Account Updater service in October 2017. Visa Account Updater (VAU) enables the secure electronic exchange of card information changes between participating Visa merchants and card issuers to ensure as little disruption as possible for your recurring card transactions or account-on-file billers.

When you save your TFCU cards for things like bill payments, recurring

transactions and online purchases, we can help update it automatically if your payment info changes. So if your card is re-issued, you may not have to update your payment info with every biller and merchant where you have it saved.\*

- Skip the hassles of re-entering or resubmitting your payment info
- Avoid declined payments and service interruptions
- Count on TFCU to keep your card info secure

It's just one more reason your TFCU Visa Debit and Credit cards are the easy way to pay for everything from your morning coffee to your monthly cable bill. For faster, easier payments, save your TFCU VISA Debit and Credit cards with billers and merchants today.

This service is available to all members for no charge, and there is no need to enroll or notify us if you wish to participate. If you would rather NOT have your new card information securely updated with your billers and regular merchants, you may opt out of the service.

**OPT OUT:** If you opt-out of this automatic updater service, you will have to manually update your auto-charge merchants whenever you receive an updated TFCU VISA Debit and/or Credit card. To opt out please visit us online or contact Member Service for an Opt-Out Request form.

\*Not all merchants participate in automatic updates. Updates are not guaranteed before the next billing cycle.

## Attention Pet Owners

### Pet Insurance Now Available

We are always looking for ways to help members budget and save and we know that an unexpected pet illness can be costly. TFCU has partnered with Nationwide to offer members preferred pricing on **America's #1 Pet Insurance.**

Visit [www.petinsurance.com/tfcu](http://www.petinsurance.com/tfcu) for a free quote or call Call **877-738-7874** and mention that you're a member of Ticonderoga Federal Credit Union.



## TFCU CHRISTMAS LOANS

Enjoy Low Interest Rates with the options of **NO PAYMENT** due until January 31, 2018

**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 gifts you incur during the Christmas season without paying the high rates of many credit cards.**

Christmas loans are available October 1<sup>st</sup> through December 24<sup>th</sup>. 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.

Apply online or speak with a loan officer.

### Upcoming Closures

Columbus Day - October 9  
Veterans' Day - November 10 (observed)  
Thanksgiving - November 23  
Christmas - December 25

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 County, Washington County, Towns of Hague, Horicon, Chester and immediate family members of those eligible, persons sharing a household and organizations of such persons.



**Ticonderoga**  
FEDERAL CREDIT UNION

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](http://www.tfcunow.com)  
E-MAIL: [memberservice@tfcunow.com](mailto:memberservice@tfcunow.com)  
LOANS AFTER HOURS: Online @ [www.tfcunow.com](http://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

**OUR CORE VALUES: FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY.**