



NEWSLETTER

SPRING 2017

Winner of our Snowmobile Loan Drawing



Pictured here: TFCU Member **Adam Riley** from Chestertown, winner of our 2017 Snowmobile Promotion, with **Jennifer Carpenter**, TFCU Loan Officer.

Adam won a \$500 gift card to Old Forge Campground.



RECREATIONAL & SPORT VEHICLE LOAN PROMOTION

No Payment
for
90 DAYS!

LOWERED
Interest Rates
as low as
3.49% APR*

Competitive financing on Motorcycles, Jet Skis, Boats, ATVs and Campers.

Apply online @ tfcunow.com

*APR equals Annual Percentage Rate. Subject to credit qualification. Although no payment may be due for first 90 days of loan term, interest will accrue. This limited time offer applies to motorcycles, ATVs, Boats, Personal Watercraft and Camper that are not more than three model years old with a minimum loan amount of \$3500. Financing offered up to the collateral's value, plus sales tax. Loan special is effective 3/1/2017-6/30/17. TFCU reserves the right to end promotion at any time. Additional discounts will not apply. ** Membership eligibility required.

Speak with our loan experts to help you finance your new home.



Overwhelmed by loan options? With the help of TFCU Mortgage professionals, you don't have to be.

The TFCU Difference:

- Friendly, Personal Guidance
- Secure online application
- Free pre-approval
- Competitive interest rates
- Low fees and affordable closing costs
- Local closings
- Fixed and adjustable-rate mortgages
- Conventional, FHA, USDA, and VA (for Veterans only) Loans.
- Comfort (knowing TFCU's friendly staff is here for you).

We're always available for personal service. But you can also access our rates online 24/7 at tfcunow.com. You can even apply online.

Learn more by visiting tfcunow.com or speak with a Mortgage Specialist today at your local branch or call us at 518-585-6725.

Student Loans to Help You Succeed

Now you can pay for college the smart way! TFCU has a variety of lending options to help you get a jumpstart on your education with competitive interest rates and great repayment options.

Visit tfcunow.com or contact one of our loan officers today at 518-585-6725.



TICONDEROGA FEDERAL CREDIT UNION
**ANNUAL MEETING
& DINNER DANCE**

April 28th at 6:00pm

at the Best Western Plus, Ticonderoga

Business Meeting at 6:00pm

Doors open at 5:30pm

Cash Door Prizes
Full Buffet Dinner
DJ & Dancing

Limited number of
tickets on sale at TFCU
\$8.00 per person
Members-only event
(518) 585-6725

**Food Pantry
Donation**

At TFCU we take great pride in our contribution to the local food pantries.

Pictured are **Margaret**

Beverlein, Ticonderoga Food

Pantry director, accepting a check

from **Karen Bennett**, TFCU's Director of Lending along with **Katelyn**

Dailey TFCU's Member Solutions Specialist. TFCU contributed

a portion of each fee received from its 2016 Skip-A-Payment

promotion which resulted in over a \$600 donation to the local

pantry.



HOME BUYER SEMINARS

Get answers to all your homebuying questions at this FREE workshop. Learn how to find homes, the types of mortgages available, including down payment assistance programs and more.

At our **Ticonderoga Branch** on
Thursday, April 20th at 6:00pm

At our **Elizabethtown Branch** on
Tuesday April 25th at 5:00pm

Pre-registration is required.

Please call 585-6725 ext 2303 or online at tfcunow.com.

TFCU Team Updates

New faces in the TFCU Branch, Board of Directors and Supervisory Committee



TFCU is pleased to announce that **Maria Rivera** has joined Team TFCU as a part time Floating Teller. Maria comes to TFCU from Texas where she has previously worked as a teller and in retail. She started in early January.

This winter, **Patrick (PJ) Graney**, who served many years on the TFCU Board of Directors and as Chairman of the Supervisory Committee retired from his posts at TFCU.

Mr. Patrick R. Ida, CPA from

Ticonderoga, has been appointed as a new Volunteer Director on the TFCU Board of Directors, to fill the un-expired term of PJ Graney.



Richard Carpenter, a current member of the Supervisory Committee, was appointed by **Ralph Corbo**, TFCU Board Chairman, to act as Chairman of that committee.



Mr. William Barnhart, a retired Ticonderoga High School teacher and administrator has been appointed to sit on the Supervisory Committee.

Additionally, **Mr. Corbo** also appointed MCSD Librarian **Susan Nephew** to the Supervisory Committee (*due to the pending retirement of Mr. William (Bill) Morse from the Supervisory Committee this coming Spring*).



Are you one of the over 1800 members that have downloaded the TFCU Mobile app? **TFCU's Mobile app** is making it easy for members to manage their finances on the go!

Search for the TFCU App in the App Store and download today.

TEEN ACCOUNT

TFCU's Teen Checking account is a good way to help teens learn real-world money management skills that will last a lifetime.

The Teen Checking account gives teens the freedom to use their own debit card to make purchases at participating retailers and service providers – including online or by phone. Parent or Guardian is required to be a joint account owner for those under the age of 18.



- Members between 13–17 years old are eligible
- Joint ownership for parents
- No minimum or maximum balance (Just your \$5 share)
- Easily manage money through Connected Banking - mobile and online banking
- No monthly service fee
- Free Visa® debit card and first box of checks
- Parents enjoy the security knowing their teen is carrying a card rather than cash.

We make it easy for you to open an account. Call (518) 585-6725, or stop in any one of our branches.

Coming this spring... the ability to open an account online without visiting a branch.

Financial Stress at it's max?



Don't worry... TFCU is here to help you:

- Lower Debt
- Save Money
- Reach Your Goals

Making the right decisions when managing money is

a challenge and sometimes you need a little help and guidance.

TFCU can review your financial situation and help you uncover ways to save money and improve your financial outlook.

Lower your stress level today and schedule a free financial checkup with TFCU by calling (518) 585-6725

APRIL IS NATIONAL CREDIT UNION YOUTH MONTH™

Give a Hoot About Saving™

CREDIT UNIONS CELEBRATE YOUTH™



Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote

Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at TFCU. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

Teach Your Little Owls to Fly with Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave

EMV Debit Cards Coming Soon!



Later this spring TFCU members will begin receiving new EMV debit cards (chip cards) in the mail with an updated look. (Until then use your standard debit card). For added member convenience we will be issuing a unique debit card number to the second party on a multiple owner account. You will receive activation instructions with your new debit card.

We ask that you activate the new card in a timely manner, as your existing, non-EMV debit card will be suspended three weeks after your receive your new card.

Chip technology is becoming the security standard in the U.S. as many merchants are beginning to accept chip cards and we want to make sure you are fully equipped. Plus, you will have greater security when making purchases at a chip-enabled terminal!

Your card will still have the similar mag stripe for use at non-EMV enabled terminals.



KEEP CALM and START PACKING

Everyone needs to get away. TFCU is here to help you get the vacation you deserve.

TFCU's low-rate VACATION LOAN with rates as low as **7.5% APR*** can help you get your plane tickets, rental car, and book a resort. The possibilities are endless!

Apply online, call (518) 585-6725, or stop in any one of our branches.

As a bonus... TFCU is going to pay one lucky members vacation loan payments for three months! **TO ENTER:** Share your favorite vacation 'selfie' with us on our Facebook page before May 31st, 2017 and you will be entered into TFCU's **VACATION Selfie Contest.** **

*APR equals Annual Percentage Rate. Offer is available from 3/1/17-4/30/17. Loan is subject to credit approval and membership eligibility. Rate can vary based on creditworthiness and terms of the loan. Loan term can not be greater than 12 months and a maximum loan amount of \$3500. Rate is subject to change. **Vacation selfie contest is from now until 5/31/2017. Max reimbursement for three month loan payment offer is \$952.20.

SCORECARD® Rewards



AND... Don't forget to bring your TFCU VISA® credit card and treat yourself with the rewards! Remember, when you use your TFCU platinum VISA®, your SCORECARD® rewards you with points for every qualifying retail purchase. Reward points add up fast, and are redeemable for brand-name merchandise and travel awards—including airline tickets! So go ahead, start treating yourself.

If you don't have the TFCU VISA® Credit Card, find out why our VISA® Card is rated so highly at www.tfcunow.com and apply today!

Upcoming Closures

- May 29 - Memorial Day
- July 4 - Independence Day

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

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.

Our Mission

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

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

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