



NEWSLETTER

Fall 2015

4X4 & AWD Auto Loan Special

THREE MONTHS NO PAYMENT

Thinking of purchasing a new or used 4X4 or AWD car, truck or SUV this season? Take advantage of TFCU's loan special available now through December 31, 2015 and enjoy three months with no payment, PLUS a discounted loan rate with extended terms.

Apply online or meet with a Loan Expert at any of our three branches.

LOAN SPECIAL DETAILS

- »*Subject to credit qualification.
- »Although no payment is due for first 90 days of loan term, interest will accrue.
- »This limited time offer applies to 4-wheel and all-wheel drive automobiles that are two model years old or newer.
- »Financing offered up to 100% of automobile's value, plus sales tax.
- »TFCU reserves the right to end promotion at any time.
- »Additional discounts will not apply.
- »Must meet membership eligibility to apply.

Term	APR*
Up to 36 months	as low as 1.99%
Up to 48 months	as low as 2.25%
Up to 84 months	as low as 2.49%**

**Minimum loan amount of \$30,000 required for 84 month term.

Loan Special Offered through Dec. 31, 2015

Details on the Great New Tools Coming October 20, 2015

Three cheers for the Ticonderoga Federal Triple Wow! On October 20, we're bringing you more convenience, more options and yes, even more to love. With our even better Connected Online Banking, simpler Online Bill Pay and all new Mobile Banking app, managing your TFCU accounts couldn't be easier. As we work to make these enhancements for you, there are a few important things you need to know. Visit tfcunow.com for all the details.



BETTER CONNECTED ONLINE BANKING -

It's even better than before with more tools and more of what you want from Online Banking. *It's not about having a branch at every corner. It's about knowing you're always connected.*



SIMPLER ONLINE BILL PAY -

Enjoy a new look, simpler access within Online Banking and added functionality of person-to-person payments and account transfers.



NEW MOBILE BANKING APP -

Securely deposit checks, transfer funds and pay bills wherever you are with the all-new TFCU Mobile app for iPhone®, Android®, web and text.

October 12: If you currently utilize Quicken or Quickbooks with your TFCU accounts, we recommend you export your Quicken/Quickbooks data from current Virtual Branch Online Banking by October 12. The new Connected Online Banking will provide data export service by October 27.

October 19: A Short Bill Pay Interruption During this time, access to the current Bill Pay service will be unavailable for changes, additions or edits. Rest assured any payment or transfer you have scheduled to send between October 19 and 20 will be sent per your instructions. Payees should

transfer automatically; however we encourage you to make a list of your active payees' account information for your reference prior to October 19. Verify that all of your payees have transferred successfully after logging into the new Connected Online Banking system.

What Everyone Should Know About EMV Cards (AKA: Chip Cards)

PROVIDED BY NerdWallet

Americans report billions of dollars in credit and debit card fraud each year. A new technology using microprocessors called EMV chips could help curb future losses. The chips are embedded on the front of credit and debit cards and exchange information with chip-card readers. Used together, the two make it harder for fraudsters to copy card information and make bogus in-store purchases. Here's what you need to know about EMV cards.

HOW EMV WORKS

If you have an EMV card, you'll insert the chipped end into a slot on an EMV-enabled reader, instead of swiping. Leave the card

there for a few seconds, while the chip exchanges information with the payment processing system and authenticates the account; then remove it. Depending on the account, you might also sign for the purchase or enter a personal identification number, or PIN, to verify your identity and complete the sale.

HOW CHIPS PROTECT YOU

Named for developers Europay, Mastercard and Visa, EMV chips encrypt your information and generate a unique code each time you use your card. Each code can be used only once - so they're useless to hackers.

Traditional cards use a magnetic strip that transmits the same unencrypted information every time you swipe. If someone copies the data, he or she can easily duplicate your plastic and use it to make fraudulent purchases.

WHERE THEY'RE USED

EMV-enabled cards are already the standard

in parts of Europe, Asia, Latin America and the Middle East. Currently, credit card issuers bear the brunt of fraud losses, but responsibility after that deadline could fall to the retailer, if its system is less secure than the card used.

WHAT IT MEANS FOR YOU

Using an EMV card at a retailer that has a chip-reading system should make your purchase more secure. It will also make it easier to use your card in the myriad countries that already have the technology. Traditional cards can still be used most places, too.

Although EMV technology helps you shop more safely, it doesn't thwart thieves entirely. Hackers can still pilfer your card information online or over the phone, or simply steal your card. So it's wise to exercise caution when using your credit or debit card. If your card goes missing or you spot suspicious activity, notify your financial institution immediately.

At TFCU we are working on our transition to EMV chip technology for our credit and debit cards and will make the migration in the coming months.



>>Details cont. from front

October 19: 1-Day Online Banking Interruption We will be taking Virtual Branch Online Banking offline to make the switch to our new Connected Online Banking. This will happen at approximately 4:00 pm EST on the afternoon of October 19. Please be sure to

have all transactions completed by this time. During the downtime, you can continue to access account balance information through the ATM network.

October 20: Launch Day Our new Online Banking, Bill Pay and Mobile App will be available in the afternoon on October 20. Please be sure to watch our website and Facebook page for updates on when the new system is up and running.

Now Available - Instant Issue Debit Cards

We are excited to announce the upcoming launch of a new service for members - TFCU's instant issue debit card. TFCU staff at all branch locations will soon be able to provide members with new and replacement debit cards on the spot.

TFCU members can simply meet with a Member Service Representative to open an account or request a replacement debit card and within minutes, receive their debit card. Members can choose from several stock card designs, or for a low fee of \$5.00, provide their own custom photo/image for their card and select their own personal 4-digit PIN.

The unique card number is printed on the card and the secured information is encrypted on the back. The member walks away with a debit card that will work for point of sale and ATM transactions, after activation.

"Today, many of our members rely on their debit cards for nearly all transactions in their day-to-day lives. Now, if a member opens a new account or needs to replace a lost or stolen card, our staff is happy to deliver a customized card with PIN on the spot," said Shawn Hayes, Chief Executive Officer and President of TFCU. "Instant issue debit cards are one more way TFCU is improving member satisfaction, maximizing convenience and helping members stay connected with TFCU."

TFCU Christmas Loans

ENJOY LOW INTEREST RATES WITH THE OPTION OF NO PAYMENT DUE UNTIL JANUARY 31, 2016.

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, from buying gifts to paying your home heating bill, without the high rates of payday lenders and many credit cards.

Apply online or speak with a TFCU Loan Expert. Christmas Loans are available October 1, through December 25.

Annual Percentage Rate (APR) is subject to credit qualification and determined by individual credit history. Christmas loans are a 12 month installment loan. Interest will accrue before first payment is due.



LEXI DIEKEL

Welcome Lexi to Team TFCU

Lexi is a Whitehall High School graduate and attended Manhattanville College. She began her TFCU career June 29 as a Part-time Teller and accepted a Full-time Teller role August 31. Lexi's service skills developed during her three years at another credit union help her to assist members at all three branches.



ALEIA SCOVILLE

New Part-time Teller Joins the Team

Aleia is a Glens Falls High School graduate, and recently moved to the area. Aleia began her TFCU career as a Part-time Teller on August 17, working at all of our branches. Aleia's background includes several years of combined retail and teller experience.



Parking Lot Safety

REMINDER: HELP US KEEP OUR PARKING LOTS AND CREDIT UNION PROPERTY SAFE

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 New York States SafeNY website at: <http://www.safenyny.gov/phon-ndx.htm>, violation of this law carries potential for points, penalties and license suspension. If you have ever done so, please do not engage in this activity while driving on credit union property.



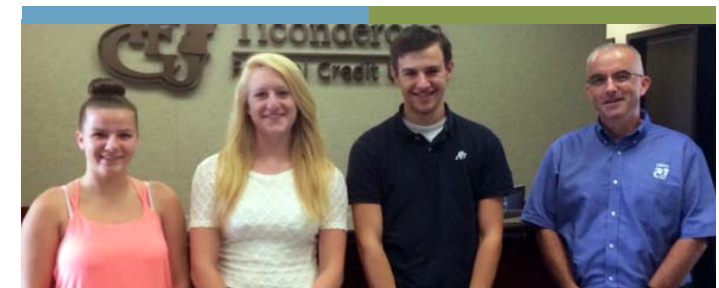
Order of Payments

To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you authorize.

The order in which we process checks, drafts, or items and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. While we may, at our discretion pay a check or item and execute other transactions on your account in any order we choose, checks, drafts, transactions and other items are processed in the order that we receive them and NOT in the order that you make them.

The amounts of the overdraft and NSF fees that may be imposed are currently \$30. per item and are disclosed in our Schedule of Fees. If you have requested the service, **Overdraft Transfer Protection** serves as your first defense in the event that your checking account becomes overdrawn. With this service, funds are transferred from another linked account of yours (i.e., savings, other checking or Money Market) to cover overdrafts. When a transaction would take your checking account negative, a transfer is automatically made from the linked account(s) to ensure the balance remains positive. The fee for this service is currently \$5. per transfer and is significantly less than our current overdraft and NSF fees.

We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.



2015 Scholarships Awarded

STUDENTS INTERESTED IN APPLYING SHOULD LOOK FOR 2016 APPLICATIONS TO BECOME AVAILABLE THIS FALL

Ticonderoga Federal Credit Union is pleased to announce the recipients of the 2015 TFCU Academic Scholarships. Three \$500 scholarships were awarded in 2015. The recipients pictured above (L to R) are: Heather Ryan of Crown Point Central School, Lilith Ida of Ticonderoga High School and Ryan Price of Ticonderoga High School, pictured with Shawn Hayes, TFCU President & CEO.

"We are glad to have contributed to the financial education of these outstanding members." said TFCU President and CEO, Shawn Hayes. "We wish them all the best in their future endeavors."

Credit Union Week Celebrated

JOIN US OCTOBER 13 - 16 AS WE CELEBRATE 61 YEARS OF SERVICE

In honor of International Credit Union Week and in celebration of 61 years of service, we will host three ShredFests and three Member Appreciation BBQs at the branches, October 13-16.

TUESDAY OCT. 13

Kick off Credit Union Week by visiting your local TFCU branch and enjoy a cup of apple cider and cider donut on us!

WED, THURS, & FRIDAY OCT. 14-16

Join us as we 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!

THURS & FRIDAY OCT. 15 & 16

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

CREDIT UNION WEEK SCHEDULE:

Tuesday - Cider & Donuts, All branches

Wednesday - Port Henry BBQ, 11-2

Thursday - Ticonderoga BBQ, 11-2

Shred Fest at E'Town Branch, 12-2:30,

Shred Fest at Port Henry Branch, 3-5

Friday - Elizabethtown BBQ, 11-2

Shred Fest at Ticonderoga Office, 9-1:00

CAN'T MAKE IT TO SHREDFEST?

Documents may be dropped-off in secure

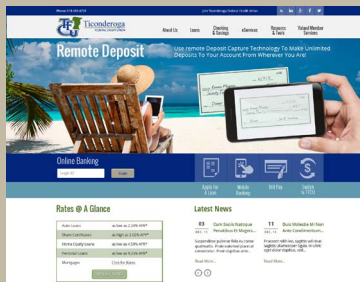


Above: TFCU Branch Operations and Sales & Service Manager, Wendy Courtright hands-off donated food items to Alan Jones of ACAP in Elizabethtown.

locked totes at the Credit Union branches beginning Tuesday, October 13, through the branch's event date.

FOOD DRIVE - ALL OF OCTOBER

In support of our area food pantries, non-perishable food items will be accepted at all branches throughout the month of October. In exchange for free paper-shredding, a donation of a non-perishable food item is requested.



Look for our New Website Soon

We are pleased to bring you a brand new, fully responsive, "mobile-friendly" website in the fourth quarter. Our new website will allow us to serve you better with instructional videos, improved navigation, a clean/streamlined look and communication channels such as online forms and surveys.

Upcoming Closures

Columbus Day - Mon. Oct. 12
Veterans Day - Wed. Nov. 11
Thanksgiving - Thurs. Nov. 26
Christmas Eve - Thurs. Dec. 24
(Open: 9am - 1pm)
Christmas Day - Fri. Dec. 25
New Years Day - Fri. Jan. 1

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.



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: 866-464-2185

IN-TOUCH AUDIO: 800-806-7842

BRANCH LOCATIONS

1178 NYS Route 9N, Ticonderoga

43 Meacham Street, Port Henry

7519 Court Street, Elizabethtown