



NEWSLETTER



Ticonderoga
FEDERAL CREDIT UNION

SUMMER 2017

Don't let your dream be dreams

**No Payment for
90 DAYS!**



*Competitive financing on CAMPERS,
MOTORCYCLES, BOATS, JET SKI's & ATVs.*

RECREATIONAL & SPORT VEHICLE LOAN PROMOTION

LOWERED Interest Rates

as low as **3.49** % APR*

Apply online @ www.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, ATV's, Boats, Personal Watercraft and Camper's 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 3/1/2017-8/30/17. TFCU reserves the right to end promotion at any time. Additional discounts will not apply.

Put the pedal to the metal with an **AUTO LOAN** from TFCU!

Finance your new vehicle with TFCU before August 31, 2017 for

A CHANCE TO WIN A \$500 GAS CARD

and... NO PAYMENT FOR 90 DAYS

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 vehicles two model years old or newer. Financing offered up to 100% of automobiles value, plus sales tax. Loan special is effective 6/5/17-8/31/17. TFCU reserves the right to end promotion at any time. Additional discounts will not apply.



TFCU and Banzai!

Last year we announced a new partnership with Banzai, an award winning Financial Literacy program, to offer FREE financial literacy to students in area schools. While we got off to a great start last year, this year the program has really taken off. During the 2016/2017 school year, 13 schools in Essex and Washington Counties participated, impacting 800 students!

Banzai provides teachers with FREE booklets and an interactive online approach to teaching financial concepts through real-world scenarios. Banzai engages students and allows them to tackle real life financial situations.

PARTICIPATING SCHOOLS:

- CROWN POINT SCHOOL
- FORT ANN CENTRAL
- GRANVILLE HIGH SCHOOL
- HARTFORD CENTRAL
- LAKE PLACID HIGH SCHOOL
- MORIAH ELEMENTARY AND HIGH SCHOOL
- SCHROON LAKE CENTRAL
- TICONDEROGA ELEMENTARY and HIGH SCHOOL
- WESTPORT CENTRAL
- WHITEHALL HIGH SCHOOL
- WILLSBORO SCHOOL

If you would like to see your school participate, contact Jennifer at (518) 585-6725 ext 2303 or email jpribble@tfcunow.com

UP TO DATE CONTACT INFO

You know our phone number, email address and website.... But what if we needed to reach you and the only information that is available to us is outdated or inaccurate? With the threat of fraud, it's important that we can reach you.

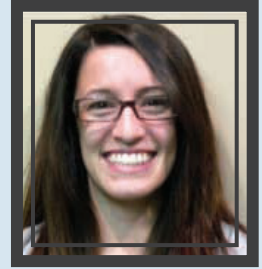
Having up-to-date contact info in our system helps us keep your money safe and avoid any disruptions to service. Please contact us if you think your contact info may be outdated.

TFCU Team Updates

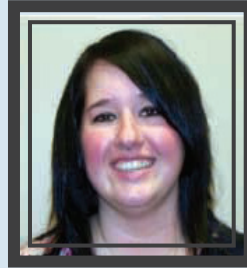
Shelby Sherman, has transitioned from a part-time to a full time Teller position in the Ticonderoga branch.



You will see **Deanna Coburn**, in her same role as Member Service Representative, but now in the Port Henry branch.



Aren Witherall has transitioned from her Accounting Technician loan Clerk role to a full time Teller in the Ticonderoga branch.

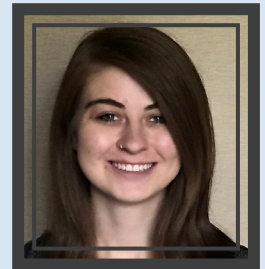


Anna Elethorp has moved from her Teller position in the Port Henry branch to Member Service Representative in Ticonderoga.

Ashleigh Barrett, who joined TFCU as a Teller in September 2016, has accepted the Accounting Technician/Loan Clerk



Nicole French joined TFCU as a part-time floating Teller in April. Help us welcome Nicole to TFCU!



TFCU'S BOARD CHAIRMAN RALPH CORBO NYCUA'S 2017 OUTSTANDING VOLUNTEER

TFCU is pleased to announce a special recognition for one of our Directors. Directors are unpaid and volunteer many hours per year in service to your credit union. TFCU board Chairman, Ralph Corbo is one of those outstanding volunteers.

Based on his exemplary accomplishments and dedication to the credit union movement and to TFCU, the New York Credit Union Association recently recognized Ralph as a 2017 Outstanding Volunteer.

Ralph began his volunteer service to the Credit Union on the Board of Director's in 1986. Our members have confidently re-elected him to serve several terms since then. Ralph's peers on the Board have also

had great confidence in serving with him as Chairman each year for the majority of his service on the Board.

He has guided the credit union through 31 years of success, challenge, opportunity, and growth - assets have increased 378% under Ralph's leadership and TFCU opened two new branches. TFCU President and CEO, Shawn M. Hayes said "As one of only three CEO's in his 31 years on the Board, I am personally grateful for his management style, leadership and sense of humor".

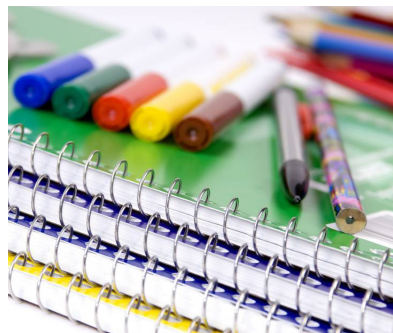
We thank Ralph for his dedication and service to TFCU and the credit union movement. If you see Ralph, congratulate him on this outstanding achievement.



SCHOOL SUPPLIES DRIVE!

TFCU will again accept school supply donations from our members and community starting July 17th through August 25th.

Supplies may be dropped off in the bins located at each of TFCU's three branches. Supplies will be donated to the schools nearest to the drop off location where they are received.



ITEMS NEEDED

Pencils, Pens, Backpacks, Crayons, Glue Sticks, Notebooks, Scissors, Pocket-Folders, Binders, Loose-leaf Paper, Wet Wipes, Tissues

Cash donations are always welcome.

NEW EMV Debit Cards!

Some of you may have received your new EMV/Chip card this June. If you have not yet received your new chip card, you will receive it in the month that it is scheduled to be reissued over a 12-month period, beginning this month.

For example, if your card expires August 2018, you will receive your new card August 2017.



Things to keep in mind:

- Please activate your new card immediately.
- Remember to update any automatic payments with the merchant involved.
- Make sure your member contact information (name, address, phone number(s) and email address) is up to date so there will not be a delay in activating or receiving your new chip card.

Using your new Chip Card:

Your new Chip Card will be simple to use:

1. Insert your card, face up and chip end into the chip-enabled terminal.
2. Leave the card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign your name or enter your PIN as needed.
4. Be sure to remove your card and take your receipt when the transaction is complete.
5. If a merchant does not support chip technology, the magnetic stripe on your card will still work and you will swipe your card and sign for your purchase.

Vacation Loan SELFIE CONTEST WINNER

Congratulations Sarah Aunchman



(Pictured here: Sarah with her dog Elizabeth).

SARAH WILL RECEIVE 3 MONTHS
WORTH OF LOAN PAYMENTS PAID...
A VALUE OF \$918

2017 Credit Union Scholarship Recipients

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

Student TFCU members, were chosen based on their outstanding academic and extracurricular achievements.

Nicholas Manfred was a recipient of the \$500 TFCU award in addition to also receiving a \$500 award from the Adirondack Chapter of the New York Credit Union Association. **Also, Nicholas was selected from more than 1,600 credit union members from across the state for an additional \$1,500 New York Credit Union Scholarship.**

Haleigh Wright and Nicholas Fitzgerald, both from Ticonderoga High School, were also recipients of the TFCU award of \$500 each.



Pictured here: (Left to right) Nicholas Manfred from Moriah Central School; Shawn Hayes, TFCU President & CEO; Nicholas Fitzgerald from Ticonderoga High School.

"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."

SCAM ALERT - BEWARE

SCAMS are on the rise AND Scammers are becoming savvier. From time to time we will post new scams we are made aware of on our TFCU Facebook page, but we encourage you to also be wary and on the lookout.

The Federal Trade Commission's website offers consumers a blog to keep you up to date with new scams as they are reported.

www.consumer.ftc.gov/scam-alerts

We are seeing a growing number of scam attempts and fraud cases. We encourage members to please be guarded with your personal information. Never release your account number or personal identification to unknown parties so that you don't fall victim to fraud.

TFCU held another successful food drive in May. We were able to collect non-perishable food donations for the Ticonderoga Food Pantry, The Moriah Food Pantry as well as the Food shelf in Elizabethtown.

During the Food drive, TFCU grilled hot dogs for members at each branch location.

Additionally, TFCU made monetary donations to each of these three organizations.

Thank you to all the members that donated.



TFCU Spring Food Drive

Free yourself this summer with **TFCU's VISA Credit Card**

Balance Transfer Special

NO BALANCE TRANSFER FEE

4.99% Intro APR* for 12 months

Offer expires August 31, 2017



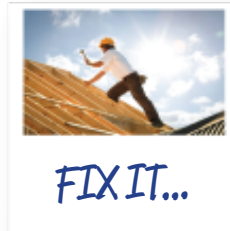
*APR equals Annual Percentage Rate. All loans are subject to approval. Introductory promotional rate of 4.99% APR for twelve months from date of transfer; then the interest rate on remaining balance transfers will be 14% APR. Promotional Rate opportunity is available for transfers made from 6/19/17 through 8/31/17. No balance transfer fee. Transfers of an existing TFCU loan or credit card balance are not eligible for this offer.

Check out **StreetFest July 29** in Ticonderoga. TFCU will be there with Penelope the Clown!



For event details go to

www.ticonderogany.com



A Home Equity Loan with **NO CLOSING COSTS*** make it possible

*No closing cost offer applies only to loans \$7500 or greater. Appraisal fee required at time of application and refunded at closing. Homeowners insurance required. Member would be responsible for cost of purchasing self-elected owner's title insurance, any extenuating title issues, and flood insurance (if applicable). Member required to reimburse all closing costs if loan is paid and closed within 48 months. Annual Percentage Rates and terms are effective 6/13/2016, and are subject to change at any time.

Upcoming Closures

July 4 - Independence Day
Sep 4 - Labor Day

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.



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

Federally insured by NCUA.

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