

Your SHARE

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Our Members

TFCU is chartered to serve our friends and neighbors who live, work, worship, attend school in, or businesses or legal entities located in:

Essex County
Washington County
Town of Hague
Town of Horicon
Town of Chester

Also eligible: immediate family members of those eligible, persons sharing a household and organizations of such persons.

DETERMINING YOUR FINANCIAL FUTURE

We know it's not always easy to talk about your finances, especially if you're having trouble making ends meet. But remember, you don't have to navigate challenging times alone.

If you need help with your loan at TFCU please reach out to us.

At Ticonderoga Federal Credit Union we understand that making positive changes can be more easily attainable with the support and expertise of a trusted financial partner.

We can help you consolidate debt for lower monthly payments or restructure loans to save on interest. We can even help with refinancing overpriced mortgages or auto loans. We are experts in providing solutions to help our

members take steps towards a more sound financial future.

We invite you to schedule a free financial check-up at any of our branch locations.

Call 585-6725 or email;
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schedule an appointment
with a loan expert.

While we can't make these challenging times go away, we can try to make them a little easier to live through. We're here

to help and a conversation is the first step to finding a solution.

Learn more about setting financial goals by visiting the Resources section of our website; www.tfcunow.com where you can download *Your Spending, Your Savings, Your Future – A Beginner's Guide to Financial Readiness*, provided by the National Endowment for Financial Education (www.nefe.org).

Need Help
Making Ends
Meet?

Schedule a Financial Checkup with one of our loan experts today! We're here to help.

Upcoming Closures

New Year's Day - Thurs. Jan. 1
Birthday of Martin Luther King Jr. - Jan. 19
Washington's Birthday - Feb. 16

from the **CEO**



Shawn M. Hayes

As I write this, it is early December. Thanksgiving has just passed and the Christmas season won't be far behind. I find myself reflecting upon what I am thankful for, the year that is quickly fading, and the new one that will soon arrive.

important to us. I am also grateful for dedicated leadership teammates; Pam Nolan, Jon Savio, Karen Bennett and Amy Manfred. Each has and continues to demonstrate a remarkable level of commitment and leadership in responding to the opportunities before us. Sincere gratitude also goes to our volunteer directors whose caring for and commitment to TFCU and the credit union philosophy are genuine and very much appreciated.

On behalf of the Board of Directors, Leadership Team and Staff, thank you for your loyalty and commitment to Ticonderoga Federal Credit Union. Members truly do make the difference. We look forward and remain committed to making a difference for you in the New Year and those to follow. We will continue to work hard to balance our goal of maintaining financial security with our desire to continue to provide cost effective, competitive products and services as efficiently and with the best service possible.

I hope you had a wonderful Christmas and that you have a healthy and fruitful new year!

Respectfully Submitted,

Shawn M. Hayes, CCUE, CUCE
President, CEO and Board Treasurer

2014 was a year filled with challenges and opportunities. I have written a great deal this year and indeed over the past three years about our financial condition and the many decisions and initiatives that the Board of Directors and the Leadership Team have implemented to improve our profitability and efficiency. There are still more initiatives currently under analysis and I will report on those at a later date. For now, I am pleased to say that we are seeing improvement as a result of the income generation and expense reduction initiatives that have been adopted thus far and I am very optimistic about our future.

TFCU is a healthy and successful credit union in part because of the people who choose to serve here. Looking back over the year, I need to acknowledge and thank our devoted and caring staff who continually go above and beyond in providing the high level of member service that is so

TAX REFUND TIP

With the convenience and security of direct deposit, more and more members are requesting payment of their tax refunds electronically. As a courtesy reminder, please note that funds directed to accounts not owned by the taxpayer receiving the IRS refund may be returned to the IRS.

The IRS Instructs: Your refund should only be deposited directly into accounts that are in your own name, your spouse's name or both if it's a joint account.*

*Source: www.irs.gov



CHRISTMAS CLUB

Our Christmas Club accounts are a great way to save for Christmas expenses. Our Christmas Club runs for one year (Oct. 1 - Sept. 30). Although our Christmas Club officially begins on October 1, members can open a club account at any time. On September 30th, the money in your Christmas Club account will be transferred to your regular savings account. Many people

enjoy the fact that deposits can be made via payroll deduction, direct deposit, or automatic transfer. Additionally, deposits can be made at the teller line, whichever is more convenient for you.

If a withdrawal is needed, the entire amount in your Christmas Club must be withdrawn. There are no penalties for withdrawal. Ask a Member Service Representative to create an account for you.

CARDHOLDER FRAUD PREVENTION STRATEGIES

On October 14th, we were pleased to present a Fraud Awareness and Prevention Seminar at the Best Western in Ticonderoga. With numerous credit card compromises making the news, we thought it prudent to share some of the strategies provided at the seminar by Fraud Analyst, Diane Vetrone.

- Review credit report frequently
- Review all monthly statements for fraudulent activity
- Do not give account numbers over telephone without knowing caller
- Keep personal records in secure location
- Do not provide personal information on solicitations
- Destroy all pre-approved applications
- Be aware of when new cards are issued and report if not received
- Carry only cards that are frequently used and do not write your PIN on your card
- Keep a list of account numbers with their lost/stolen

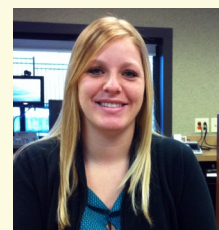
numbers

- Do not leave cards with another person
- Use one card for internet purchases and keep a small balance
- Check for secure websites
- Pick up mail promptly and report any mail theft to a local postal inspector
- When traveling, inform your credit union and ask the post office to hold your mail
- Sign up for online banking to monitor accounts on a regular basis
- Set up alerts for credit and debit cards
- Close all unused card accounts*

*Doing so could reduce available credit capacity and therefore may adversely impact your credit score.

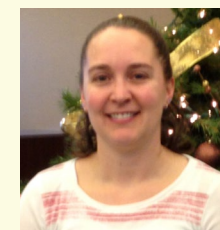


TEAM TFCU UPDATE



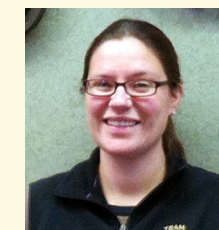
Hilary Primo joined TFCU on October 21st as a Part-time Teller working at all of our branches. Hilary graduated from Castleton

State College in 2010 and went on to receive her Masters in Adolescent Education from SUNY Plattsburgh in 2012. She enjoys spending time with her husband and their dog, Jock.



Leah Puleo joined TFCU on November 5th as a Part-time Teller working at all of our branches. Leah graduated from Cornell

University in 2003, and most recently was the manager of the Stewart's Shop in Elizabethtown, NY. She enjoys spending time with her husband and two boys and planning travel.



Leah Dromgool joined TFCU on November 10th as an Accounting Technician at our Ticonderoga office. Leah is originally from the area and

recently moved back after living and working in Florida for several years. She has a B.S. from SUNY ESF and enjoys cooking, being outdoors, traveling and spending time with her family.

SCHOLARSHIPS AVAILABLE

Ticonderoga Federal Credit Union is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded in the amounts of \$1,000 and \$500 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by completing three simple steps:

1. Stop in at any Ticonderoga Federal Credit Union branch to request a scholarship application form, or visit www.tfcunow.com to download an electronic application. If the student is not a member of Ticonderoga Federal Credit Union, he/she can request a membership packet as well. (All scholarship applicants are required to be members of a participating New York credit union.)

2. Complete the application form and required essay and obtain the required transcripts, along with the signature of a parent or guardian.

3. Return the completed application and supportive materials to Ticonderoga Federal Credit Union no later than January 31, 2015.

There is no fee for submitting an application, but applicants **MUST** be:

- members of Ticonderoga Federal Credit Union;
- college-bound high school seniors at the time of application; and
- attending either a two- or four-year accredited educational institution for the first time in the fall of 2015.

Applications will be judged by representatives of the Credit Union Association of New York (CUANY) located in Albany, New York, and winners will be announced in the second quarter of 2015.

For more information about this scholarship program, contact Pam Nolan by calling 518-585-6725 ext. 2212 or emailing pnolan@tfcunow.com.

2014 SPONSORSHIPS

TFCU is proud to sponsor the extraordinary efforts of our community partners, including:

Ticonderoga Tee Ball League
 Ticonderoga Youth Softball
 Chilson Volunteer Fire Department
 Lake Champlain Memorial Garden & Angel of Hope Monument
 Adirondack Sportsmen's Dinner
 Children's Miracle Network Hospitals
 Ticonderoga Little League
 LaChute Road Runners
 Hague Senior Citizens Club
 Town of Moriah Youth Commission
 Ticonderoga Elementary School PTO
 Mineville VFW & Adirondack Chapter of the Eagles Golf Tournament
 American Cancer Society Relay for Life of Crown Point 2014
 High Peaks Hospice
 Ticonderoga Emergency Squad
 SUNY Adirondack
 Ticonderoga Montcalm Street Partnership
 Elizabethtown Community Hospital
 Fort Ticonderoga
 Elizabethtown Kiwanis Club
 Town of Crown Point Memorial Day Committee
 Ticonderoga Class of 2014
 Town of Moriah
 North Country SPCA
 Literacy Volunteers of Essex/Franklin Counties
 Penfield Homestead Museum
 Pride of Ticonderoga
 Hague Oktoberfest
 Ticonderoga Kiwanis Club
 Mental Health Assoc. of Essex County

Ticonderoga Fire Co. Ladies Auxiliary
 Adirondack History Center Museum
 Elizabethtown Fire Department
 Ticonderoga Alumni Association Golf Tournament
 Wounded Warrior Project Golf Tournament
 Essex County Fair
 Ticonderoga Heritage Museum
 Ticonderoga Area Chamber of Commerce
 Silver Bay YMCA
 Helen F. McDonald Memorial Golf Classic
 Northern Washington County Fish and Game
 Moriah Chamber of Commerce
 Knights of Columbus #333
 Moriah Ambulance Squad
 Town of Moriah Car Show
 St Mary's School
 Third Age Adult Day Center
 Sherman Free Library
 Ticonderoga Historical Society
 Elizabethtown-Lewis Emergency Squad
 ALS Association
 Distinguished Young Women of Crown Point
 Moriah Fire Dept. Ladies Auxiliary
 Ticonderoga Food Pantry
 Moriah Food Pantry
 ACAP Food Pantry
 Tiny Tim of Ticonderoga
 Port Henry Fire Dept. Auxiliary
 Essex County Dept. of Social Services
 Holiday Drive
 ACAP Holiday Drive
 NCCC Foundation
 Distinguished Young Women of Ticonderoga
 American Heart Association



Above: Wendy Courtright, Elizabethtown Branch Manager presents a check to Larry Bashaw of the Elizabethtown-Lewis Emergency Squad. Below: The Ticonderoga staff wears red in support of the American Heart Association.



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 Federal Credit Union
 Members make the difference

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CELL PHONE DRIVE BEGINS JANUARY

Throughout January and February TFCU will accept donations of used cell phones, chargers and accessories at their branches.

TFCU's sixth annual cell phone drive will help the STOP Domestic Violence Center of Essex County. Donated phones will be distributed to area victims of domestic violence to be used as an emergency

lifeline. Extra phones or phones not fit for use will be recycled, with proceeds from the recycling also benefitting the Center.

IMPORTANT -- Delete contacts, photos and personal information from the phone and remove the phone's SIM card before donating.

Branch & ATM Locations

TICONDEROGA
 1178 NYS Rt. 9N
 Ticonderoga, NY 12883

PORT HENRY
 43 Meacham Street
 Port Henry, NY 12974

ELIZABETHTOWN
 7519 Court Street
 Elizabethtown, NY 12932

TFCU Ticonderoga
 Federal Credit Union
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www.tfcunow.com

Contact Us

LOCAL PHONE: 518-585-6725
OUT OF AREA: 888-TFCU-NOW
FAX: 518-585-7086
IN TOUCH AUDIO: 800-806-7842
EMAIL: memberservice@tfcunow.com
AFTER HOURS LOAN CENTER: 866-464-2185
 Visit our website at TFCUNOW.COM to access your accounts via Virtual Branch or apply for a loan online.
AT YOUR SERVICE ON FACEBOOK AND TWITTER



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