



# NEWSLETTER

WINTER 2017

## FEATURED LOANS -

**Inquire about any of our loans at a TFCU branch today, by phone or apply online at [tfcunow.com](http://tfcunow.com) or using our Smart Phone App**

### 4x4 & AWD Auto Loan Special



**NO PAYMENTS for 90 days\*\***

**Discounted Rates as low as 1.99% APR**

\*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. Loan special is effective 11/16/16-2/28/17. TFCU reserves the right to end promotion at any time. Additional discounts will not apply.

### Snowmobile Loan Special

Finance your snowmobile with TFCU this winter and you will be entered into a drawing to win a \$500 Gift Card to the Old Forge Campground!



**Rates as low as 4.49% APR\***

\*APR equals Annual Percentage Rate. Rates, terms and condition are subject to change and may vary based on credit worthiness, qualifications and collateral condition. All loan subject to approval. \*\*Gift Card offer is effective 11/16/16 - 1/31/17. \*\*\* Membership eligibility required.

### Home Equity Line of Credit



**Offering a 1 year introductory rate of 2.99% APR\* and NO CLOSING COSTS.\*\***

\*Membership Eligibility and credit qualification required. This APR (Annual percentage rate) is locked for 12 months and subject to change annually on the anniversary of the loan. To determine the APR we add 3.25% to the one year constant maturity treasury. Max APR that may be imposed is 16%. Available on owner-occupied primary residences with loans up to 80% Loan-to-Value (LTV). \*\*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. APR and terms stated are effective 6/13/2016, and are subject to change at any time.

**Smile More with TFCU'S VISA Balance Transfer Special**



**3.99% Intro APR\* for 6 Months**

**Eliminate debt sooner by transferring your high interest rate balances to your TFCU card with a balance transfer.**

\*APR equals Annual Percentage Rate. All loans are subject to approval. Introductory promotional rate of 3.99% APR for six 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 1/16/17 through 3/16/17. No balance transfer fee.

*Friendly  
Reminder*

## ACCOUNT BENEFICIARY DESIGNATIONS

It may be necessary for you to update your Account Beneficiary designations. If you do need to make updates, please contact TFCU Member Service at (518) 585-6725 or 888-TFCU-NOW

## CONNECTED BANKING...

Banking at your fingertips!

**ONLINE** and via the **TFCU MOBILE APP.**

Coming soon...

OPEN AN ACCOUNT **ONLINE**



Features of Connected Banking:

Apply for Loans **ONLINE & MOBILE APP**

Transfer Funds **ONLINE & MOBILE APP**

Pay Bills **ONLINE & MOBILE APP**

Check Balances **ONLINE & MOBILE APP**

Pay People **ONLINE & MOBILE APP**

Deposit Checks **MOBILE APP**

### TAX REFUND TIP

With the convenience and security of direct deposit, more and more members are requesting payment of their tax refunds electronically. 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.\*

**TFCU'S Routing and Transit #: 221380457**

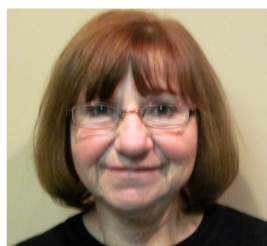
\*Source: [www.irs.gov](http://www.irs.gov)

## TEAM TFCU UPDATES



In September we welcomed **Ashleigh Barrett** aboard team TFCU as a part time floating teller. Ashleigh comes to with several years of retail and customer service experience.

**Shauna Alkinburgh** has accepted the Head Teller position at the Ticonderoga Main Office. Shauna joined TFCU as a teller in 1994. When you stop in the Ticonderoga office make sure to congratulate Shauna!

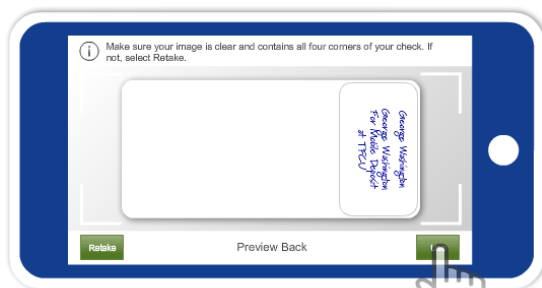


**Janice Hart** has re-joined Team TFCU as a part time floating teller. Janice became a teller at TFCU in 2007 and retired in November 2014. We are all very happy to have her back on board.

## MOBILE DEPOSIT TIP

Are you one of the nearly 1600 members utilizing the TFCU Mobile App?

Remember for Mobile Deposit it is important to endorse the back of your check with "**For TFCU Mobile Deposit Only**" and to make sure to stay in the space allotted for endorsement.



"I'm proud to say that I made a difference! I saved a member \$135 a month in Credit Card payments."



**Jodi Arbuckle - Loan Officer**  
TFCU Team Member Since 2006

## TFCU is Enhancing Fraud Protection for Members

Debit and credit card fraud continues to increase at an alarming pace. TFCU makes every effort to reduce your risk of financial fraud.

### What We're Doing for You...

#### EMV Chip

**Cards:** TFCU has issued new credit cards with chip technology. Debit cards will be sent out to members in the first part of 2017. The embedded computer chip provides more security and wider international acceptance. (visit [tfcunow.com](http://tfcunow.com) for a video on EMV technology)

**Debit Card Limits:** As an account protection TFCU Debit cards have a daily purchase and withdrawal limits. Our debit cards are set to allow \$3500.00 in daily purchases and cash withdrawals up to \$500.00 daily at the ATM. If you reach these limits, your card will be denied. Should you need these adjusted for a large purchase or for a period of time, please contact us.

**Travel Limits:** When transactions start posting from areas where you do not live, work or frequently visit, your card may be blocked in case it

Let us know before you go! If we know ahead of time that you're traveling, we can block the automatic triggers that may normally deny transactions occurring outside of your usual usage area. Notifying us ahead of time will ensure your routine hotel, restaurant, entertainment and other travel expenses go through without a hitch! So, before you leave, give us a call or sign into your account through Virtual Branch and send us a secure message. Once you do, you'll feel confident using your card and we'll feel confident it's you.

has been stolen or your information breached.

**Purchase Alerts:** Visit [tfcunow.com](http://tfcunow.com) to sign up for purchase alerts and make it easier to monitor your account activity. Once you have enrolled, after your VISA card has been used, you'll receive an alert through text message or email. If there is fraudulent activity, you can find out within minutes and act quickly to resolve the situation. How you use the service is up to you.

You can choose to receive alerts when your VISA card is used for purchases over a specified amount, online transactions, purchases outside the United States, and more. You can even customize the purchase amount threshold—for example, setting it to only receive alerts for purchases above a specified amount.

#### What you can do...

Protect your card numbers to the extent possible. Keep cards in a safe place. Do not send your card number through insecure email or give it out over the phone unless you initiate the call.

#### Make Sure we have your current info!

If you use your card outside of your ordinary purchase pattern, you may receive a phone call to verify that it is you making the transaction(s) in question. It is very important that we have your current contact information on file. Your cell phone is the best way to reach you, especially if you are away or shopping. In the event you can't be reached, your card may be blocked from making purchases.

Monitor your account regularly. Use service like Connected Banking, TFCU's Mobile App and Account Alerts to review your accounts at any time and as often as you like. Alert us immediately if you see any suspicious activity.

If your TFCU is lost or stolen, report it immediately. Keep a list of current card numbers in a secure place for your reference.

Please contact TFCU Member Service at (518) 585-6725 or 888-TFCU-NOW if you have any questions or if we can help you in any way.

## Looking for a new 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

**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**

\*APR equals Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral condition. All loans subject to credit approval. Membership eligibility required.

## ATTENTION MEMBERS

Has Ticonderoga Federal Credit Union helped you financially?

Well we are returning the

*thank you*

favor by offering a referral reward up to \$25.00. It's our way of saying 'Thank You' for sharing your TFCU experience with others.

How it works: Refer a qualified member for a new loan. If it is funded, the referring member will receive a \$25.00 gift certificate. If the loan was not funded but the application was completed, the referring member will receive a \$10.00 gift certificate.

We think you'll agree that the gift certificates to local businesses are a nice treat, so get busy and refer, refer, refer.... Any questions please call us or download a referral form at [www.tfcunow.com](http://www.tfcunow.com)

## WE LOVE to Give Back to our Community

TFCU recently donated to our local Toys for Tots! Pictured here: TFCU's Branch Operations and Sales & Service Manager, **Wendy Courtright** presenting a donation check to **Sue Ann Carter, Deputy Commissioner.**



TFCU is a proud supporter of our local food pantries. We recently donated to ACAP in Elizabethtown, and both the Moriah and Ticonderoga Food Pantries.

Pictured here: TFCU's Branch Operations and Sales & Service Manager, **Wendy Courtright** presenting a donation check to **Alan Jones, CEO of Adirondack Community Action Programs**, along with employees of ACAP, **Cindy Cobb** and **Marge Garcia.**



## Cell Phone Drive Begins January

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

For the seventh year, TFCU's cell phone drive will help the STOP Domestic Violence Center of Essex County provide emergency lifelines to area domestic violence survivors to be used as an emergency lifeline. Extra phones or phones not fit for use will be recycled, with proceeds from the recycling also benefiting the STOP D.V. Center.

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

Pictured here is: TFCU's Branch Operations and Sales & Service Manager, **Wendy Courtright**



presenting a donation check to **Joann Podres, Moriah Food Pantry Coordinator.**

*In addition, TFCU also collected food donations in each of our branches during our Shredfest events and in the month of November.*

*For all of you that donated, we thank you and appreciate your effort to assist us in our commitment to give back.*

### Upcoming Closures

New Years Day (observed) - Jan 2  
Martin Luther King Jr. Day - Jan 16  
Washington's Birthday - Feb 20

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.**