



# NEWSLETTER

Summer 2016

## TFCU Partners with

TFCU takes pride in being able to offer our community financial education whenever possible. We are excited to announce that we have partnered with Banzai, an award winning Financial Literacy program, to offer FREE financial education to students in area schools.

## Banzai!

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.

Since December, through TFCU's sponsorship, 240 students have participated in the program in the following schools: Crown Point Central, Ticonderoga High, Willsboro Central, Elizabethtown-Lewis Central, Moriah Junior – Senior High.

Mrs. Crammond's Personal Finance Class from Crown Point School had this to say... "Dear TFCU, We at Crown Point Central School would like to send a huge thank you for sponsoring the Banzai program for us. We have found it to be a huge success in our classroom! Your contribution is greatly acknowledged and appreciated!"

TFCU has recently expanded its sponsorship to include more schools: Westport, Ticonderoga Elementary & Middle Schools, Moriah Elementary School, Schroon Lake Central School, Lake Placid Elementary & Junior – Senior High Schools, Newcomb Central School, Keene Central School, Minerva Central School, Whitehall Elementary & Junior – Senior High School, Fort Ann Central School, Hartford Central School, and Granville Elementary & Junior – Senior High Schools.

"Member education, and improving financial literacy in particular, is incredibly important to TFCU," said Shawn Hayes TFCU President and CEO. "Our partnership with Banzai will assist us in fulfilling one of our core values deeper into our field of membership."

To learn more about Banzai, check out [tfcunow.com](http://tfcunow.com) for a link or go to [teachbanzai.com](http://teachbanzai.com)

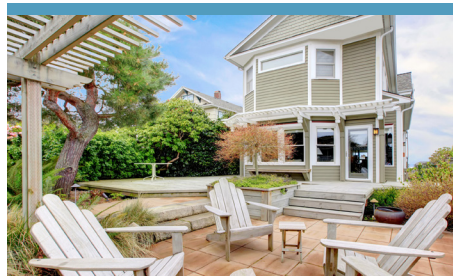
TFCU is proud to support the communities we serve - such as Ticonderoga Tee Ball.



Pictured is Jaxson Cole, an enthusiastic member of the Wolves team sponsored by TFCU, on their first game day!

**TFCU recently hosted a Home Buyers Seminar and hope to have another soon! We are really good at finding lower rates for our members. If you're thinking of buying a home, contact one of our friendly loan officers today!**

## TFCU Home Buying and Home Equity Line of Credit



Contact Theresa Dornan, our Mortgage/Consumer Loan Officer at 518.585.6725 x 2218 or apply online at [tfcunow.com](http://tfcunow.com)

Whether you're purchasing your first home, moving up to a dream home or thinking of improvements to your current home – **we've got the loan to suit your needs.**

Home Equity Line of Credit from TFCU is a great way to finance your renovation project this summer. Whether you are looking to add a new deck, new roof, new windows... for a limited time we are offering a **low 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. Loan special is effective 6/13/2016-9/30/2016. TFCU reserves the right to end promotion at any time.



# Letter from the President



**Shawn Hayes**  
TFCU President & CEO

We celebrated an enjoyable and productive 61st Annual Meeting in early May. As I reminded the attendees, our field of membership includes all of Essex and

Washington Counties as well as the towns of Horicon and Chester in Warren County.

We want and need to position the credit union to remain financially viable, relevant and accessible now, and in the years to come, so that existing and potential members view TFCU as your / their primary financial institution. To make significant progress in achieving that goal, we

introduced several new products and services last fall, designed to make TFCU more accessible than ever before.

With "Connected Banking" (Internet Banking and Bill-Pay), Popmoney, Account Aggregation, Electronic Signature, our Smartphone App and Remote Deposit Capture, we have opened the door to nearly 100% electronic access for those members wishing to conduct business wherever they are!

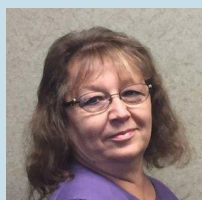
In the coming months, we will round out these services with the introduction of Account Create, which in conjunction with Web / Electronic Signature will enable you and potential new members to complete applications and fund accounts online without the need to visit a branch location. Existing and potential, eligible new members will be able open accounts and conduct business with TFCU from virtually anywhere. Yogi Berra once said "Wherever you go, there you are!". We'd like to think that wherever you are, so is TFCU!

These are exciting times at TFCU! These new products and services represent necessary change. We are making this change because of our unchanging commitment to quality service to you. Doing so will allow us to serve you better but as importantly, we hope it confirms for you and potential members that TFCU is financially strong, relevant and accessible. Updating existing and introducing new technology will help lay the necessary foundation so that whether from your front porch, on your college campus, wintering in Florida or traveling in Chicago, or Dublin Ireland, TFCU will be where you are.

Thank you for your membership and support of your credit union!

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

## TEAM TFCU UPDATE



**Regina Ezzo** after faithfully serving the credit union and its members for 32 years, will be retiring July 29th. She started her career

with TFCU in 1984, when our year-end assets were at \$16 Million. With our assets currently at \$98 Million, Regina has seen tremendous growth and many changes over that time and often serves as one of our unofficial "historians" on various questions.

Regina has always been dedicated to the credit union and its members. She is quick to volunteer and never fails to lend a helping hand to another.

We will miss Regina and her sense of humor, but wish her all the best as she begins a new chapter in her life. If you see Regina, please join us in wishing her well!



**Cory Phinney** has joined the team as Chief Financial Officer. In his role he will oversee the credit union's accounting,

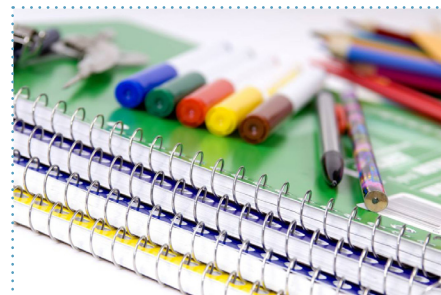
finance, asset liability management and investment functions.

Cory has been appointed to the New York Credit Union Association's Young Professionals Commission, a group whose mission is to cultivate the next generation of credit union professionals to advance the credit union movement.

**Jennifer Pribble** has joined the team as the Marketing & Business Development Manager.

Jennifer brings over 14 years of sales and marketing experience to this recently expanded position.

Pribble's relationship with the credit union is not new, "I'm excited to be a part of the team. I have been a member of the credit union because I believe in TFCU's commitment to grow our community by offering a full range of convenient financial services".



## SCHOOL SUPPLIES DRIVE!

TFCU will again accept school supply donations from our members and community starting July 25th through August 26th.

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 they are received at.

### Supplies Needed

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



## Heading to College this Fall? Let us help.

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge—finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2016/17 academic year, Ticonderoga Federal Credit Union has again partnered with Sallie Mae® to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them.

**To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:**

**No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan. **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of borrowers



choose this option. **Competitive Rates:** Access competitive variable and fixed interest rates. **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy adult, may offer a better chance of approval.

For more information or to apply visit [www.tfcunow.com](http://www.tfcunow.com).

Ticonderoga Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

## Co-Signing A Loan

**Co-signing a loan is something you should carefully consider.** Each person who signs the loan agreement will be individually and jointly responsible for paying the entire amount owed under the agreement. As a co-signer you are guaranting repayment of the loan.

If the primary borrower fails to make payments, it is then your responsibility to make sure the payments are made.



Failure to pay can impact your credit score and ability to get future loans.

## Leaving the area after graduation? Take TFCU with you!



### Connected Banking

lets you stay connected to your finances. No matter where you go, you can access your account online.



### Mobile app

Securely deposit checks, transfer funds and pay bills wherever you are with the all-new TFCU Mobile App.



### Bill Pay

offers easy access with a single sign-on to Connected Banking and added functionality of person-to-person payments and account transfers.

## COMING SOON...



### Account Create

(in conjunction with Web / Electronic Signature) will enable you and potential new members to complete applications and fund accounts online without the need to visit a branch location.

Check out **StreetFest**  
**July 30th** in Ticonderoga.

TFCU will be there with  
**Penelope the Clown!**

For event details go to

[www.ticonderogany.com](http://www.ticonderogany.com)

## WHETHER YOU PLAN ON CRUISING THE LAKE OR HITTING THE ROAD....



**JUMP ON [TFCUNOW.COM](http://TFCUNOW.COM) FOR GREAT RATES ON LOANS FOR  
MOTORCYCLES, BOATS AND RV'S.**

# TFCU'S ENHANCED VISA CREDIT CARD



After rolling out our Platinum cards earlier this year, we are excited to announce that we have begun the transition to EMV credit cards, also known as Smart chip cards. We are committed to protecting your personal information and providing you a convenient, secure way to conduct transactions.

In addition to the embedded micro-chip, your new VISA credit card will also have a magnetic stripe on the back. This way you can continue to make purchases at merchants who do not yet have EMV card terminals by swiping your debit card and signing a receipt.

Whether you're traveling the world or stopping by the grocery store, you

need a card that's dependable, fast and convenient. Our TFCU Visa credit card is accepted at millions of locations worldwide. It's designed to make your life easier... no matter where it takes you.

### With your TFCU credit card, you'll enjoy:

- Platinum card prestige;
- No annual fee or cash advance fee;
- Online account access at [ezCardcardinfo.com](http://ezCardcardinfo.com) or thru the single sign on to eZCard via our online Connected Banking;
- Zero Liability policy (some limitations may apply);
- Verified by Visa (confirms your identity during an online transaction);
- ScoreCard Rewards;
- **Coming Soon:** an Earned Rate Program!

## SCORECARD<sup>®</sup> REWARDS

Use your **TFCU VISA credit card** with SCORECARD Rewards for purchases and earn valuable Bonus Points. These points can be redeemed for exciting merchandise and travel rewards!

We award 250 points on the date that the cardholder first logs onto the points website. AND we award 250 points every year on the anniversary of the account opening date.

How it Works:

- 1) Login online at [ScoreCardRewards.com](http://ScoreCardRewards.com)**
- 2) Create your profile so you can log into your rewards account.**
- 3) Once your profile is created, you can view your reward balance, search and view all available redemption options and more!**
- 4) Redeem points online for merchandise and travel rewards.**
- 5) Use your cards for everyday purchases and watch your points add up quickly.**



## WHY DO I LOVE TFCU?

"I love TFCU because they are always there for me! Thank you Jodi!"  
- Anne Morrette  
TFCU Member

### Upcoming Closures

Independence Day - July 4  
Labor Day - September 5

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

## 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:** 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



Ticonderoga  
FEDERAL CREDIT UNION



Federally insured by NCUA

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