



# NEWSLETTER

Winter 2015



## Look for our New Website Soon

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



## Win a 2-Night Stay in Old Forge

### SNOWMOBILE LOANS SPECIAL

When you close a TFCU Snowmobile Loan by January 31, 2016, your name will be entered into a drawing for a chance to win a 2-Night Stay at the Old Forge Camping Resort. Visit [tfcunow.com](http://tfcunow.com) for details.

### COMING SOON: ONLINE ACCOUNT OPENING



## ARE YOU CONNECTED?

*It's not about having a branch at every corner. It's about knowing you're always connected.*



**CONNECTED BANKING** - Since the launch of Connected Banking on October 20, 2015 TFCU's online banking users can now pay people, pay bills, deposit checks, transfer money... all from a desktop, tablet or smartphone!\*

We encourage you to view the instructional videos on our website to learn more about all of Connected Banking's services.

Contact TFCU Member Service for assistance logging in to Connected Banking or any of the new services.



**BILL PAY** - Enjoy a new look, easy access with a single sign-on to Connected Banking and added functionality of person-to-person payments and account transfers.



**MOBILE 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.

\*Checks cannot be deposited from a desktop or tablet.

## Web Signatures Add Convenience

We are pleased to announce the launch of a new service for members - DocuSign (AKA: Web Signature). TFCU members can now securely sign forms such as loan applications over the web. In addition, members may also securely upload required documentation, such as payroll stubs and insurance information.

Now TFCU Members are able to sign forms both in a branch and via the web in a secure and flexible manner.

### What is required of me to use DocuSign?

Internet connectivity and access to e-mail are all you need. Signatures can even be captured via the web on smart-phones and tablets.

### What if I sign in the branch and my spouse prefers to sign via the web?

Web Signature allows signatures from both in-branch signers and web-based signers to be captured on the same document.

### Will my signature be delivered securely?

Yes, DocuSign uses various authentication methods to verify document security. Web Signature is one more way TFCU is maximizing convenience and helping members stay connected with TFCU.

# Letter from the President



**Shawn Hayes**  
TFCU President & CEO

2015 was a year filled with challenges and opportunities. I have written a great deal over the past five 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. This year alone, in addition to instant issue debit cards, we launched a new online banking platform – Connected Banking with a fresh, flexible, intuitive look and operation with integrated bill pay functionality including person-to-person payments. We introduced our mobile apps for iPhone and Android devices and quickly launched remote deposit capture allowing you to deposit your checks with ease using your smart phone from virtually anywhere. As I write this, electronic signature functionality is launching, allowing members the ability to

sign loan and other documents remotely without having to visit a branch. And very soon, we will launch Account Create, allowing new eligible members to join the credit union remotely. Existing members will be able to use the same remote functionality to create new accounts under their existing member numbers.

We are committed to providing the products and services that you need in the way that you expect them. We want and need to be a competitive, financially viable and relevant credit union long into the future. We have invested in technology to gain efficiencies, to better serve you and to help pave the way for growth deeper into Essex and Washington Counties. We want to be able to serve members who can't get to, or choose not to use a branch location but do have and use technology. Technology that will enable them to become members, apply and receive a loan, deposit checks and transact their other business from wherever they are. At the same time, we will not lose sight of the personal touch. Our staff remains committed to serving you face to face if your choice is to personally visit one of our branch locations.

2015 was a very good year. 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 caring staff who continually go above and beyond in providing the high level of member service that is so 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.

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

## 2015 Sponsorships

**TFCU IS PROUD TO SPONSOR THE EXTRAORDINARY EFFORTS OF OUR COMMUNITY PARTNERS, INCLUDING:**

Elizabethtown Kiwanis Club  
Ticonderoga Tee Ball League  
Whitehall Class of 2016  
Adirondack Sportsmen's Dinner  
Chilson Volunteer Fire Department  
Distinguished Young Women of Crown Point Scholarship Program  
UVM Health Network 35th Annual Doc Lopez Run for Health - E-Town Comm. Hospital Auxiliary  
St. Mary's School  
Ticonderoga Senior Class 2015  
Champlain Area Trails Sponsorship  
Mom Prom to benefit Best 4th in the North and the Kiwanis Backpack Program  
EKMW Track Club - Dan McCormick 5K  
Lewis Veterans Memorial Park Construction Fundraiser  
The Hague Senior Citizens Club, Inc. - Hague Memorial Day Parade 2015



Left: Alan Jones of ACAP accepts a check from TFCU Branch Operations and Sales & Service Manager, Wendy Courtright in Elizabethtown. Right: Margaret Beuerlein accepts a check for the Ticonderoga Food Pantry from TFCU Receptionist, Debbie Yaw.



Distinguished Young Woman of Ticonderoga 2015 Program  
Port Henry Fire Dept. Auxiliary  
The Ticonderoga Festival Guild  
Moriah Central School Drama Club  
Champ RV Park & Campground  
TMSP - Best 4th in the North Committee  
St. Mary's Catholic Church Summer Gala  
Ticonderoga Little League  
Ticonderoga Area Chamber of Commerce - 90th Anniversary  
Willsboro Central School Key Club - Walkathon

FSA of ACC (SUNY Adirondack) Sponsorship for 2015 High School Business Day  
Town of Crown Point Memorial Day Observance Committee  
Brannock Properties Charity Golf Classic Backpack Program  
Mental Health Assoc. in Essex County - Golf Tournament Ticonderoga Kiwanis  
PRIDE of Ticonderoga, Inc.  
Ticonderoga Fire Co. Ladies Auxiliary  
Fort Ticonderoga  
CPCS Varsity Club

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# Auto Loan Special Extended

**3 MONTHS NO PAYMENT DISCOUNTED RATES**

Thinking of purchasing a new or used 4X4 or AWD car, truck or SUV this season? Take advantage of TFCU's loan special **now available through March 31, 2016** 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	as low as 1.99%
Up to 48	as low as 2.25%
Up to 84	as low as

Loan Special Now Offered through March 31, 2016

\*\*Minimum loan amount of \$20,000 required for 84 month



# 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.**

# Credit/Debit Card Security

At TFCU, we utilize a fraud detection process to help guard our members against card fraud when their transactions are presented for authorization.

Here are 5 best practices that you should also take to reduce your potential for card fraud.

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

you initiated the call. Cut up unused cards.  
2 - Protect your Personal Identification Number (PIN). Memorize your PINs, and don't write them down or share them with others. Ensure no one sees your PIN when you enter it.

3 - Monitor your accounts regularly. Use services like Connected Banking, TFCU's Mobile App & Account Alerts to review your accounts at anytime and as often as you like. Alert us immediately if you see any suspicious transactions.

4 - Review account statements carefully for any unauthorized charges and report any suspicious activity.

5 - If your TFCU card is lost or stolen, report

it immediately. Keep a list of current card numbers in a secure place for your reference.

**To avoid a blocked debit or credit card while traveling, please notify TFCU Member Service before you travel.** When you do, please make sure your contact information is up to date including the best phone number to reach you in the incidence of suspected fraud.

For your convenience, always try to have another payment option available to you in case a card doesn't work, such as another card, cash or check.

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



## WHY DO I LOVE TFCU?

**TFCU Member, Rebecca McDonough**

"I love TFCU because they are so helpful and if they have updates they provide information weeks

ahead of time. I love the new Online Banking and 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

# 2015 Sponsorships >>CONT. FROM PAGE 2

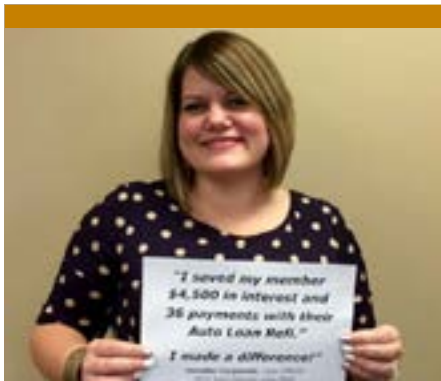
North Country SPCA  
 Sgt. Eric Loisel Annual Memorial Golf Tournament  
 Ticonderoga Food Pantry  
 Moriah Food Pantry  
 ACAP Food Pantry  
 Mountain Lake Services Foundation  
 Port Henry Fire Department  
 Moriah Chamber of Commerce  
 Elizabethtown Community Hospital  
 Ticonderoga Historical Society  
 Elizabethtown Fire Department -  
 Elizabethtown Day Celebration  
 Distinguished Young Women of Moriah  
 Knights of Columbus #333  
 Ticonderoga Alumni Association Golf

Tournament  
 Wounded Warrior Project Golf Tournament  
 Penelope the Clown Sponsorship at: E'Town Day,  
 Ticonderoga Streetfest, Port Henry Labor Day,  
 Champ Day & Hague Oktoberfest  
 Moriah Chamber of Commerce - Labor Day  
 Committee  
 Silver Bay YMCA  
 Sherman Free Library  
 United Way of the Adirondack Region, Inc.  
 Moriah Central School - Backpack Program  
 Oikos Ministries fbo Third Age Adult Center /  
 Alzheimer's Awareness B-ball Tournament  
 High Peaks Hospice & Palliative Care  
 Ticonderoga Heritage Museum  
 Tiny Tim of Ticonderoga Toy Drive



Above: TFCU Branch Operations and Sales & Service Manager, Wendy Courtright presents school supplies to the Elizabethtown-Lewis Central School.

Port Henry Fire Dept. Auxiliary Toy Drive  
 Essex County Dept. of Social Services Toy Drive  
 ACAP Holiday Drive  
 Dani M. Bryant - USA Luge Team Junior Candidate - sponsorship



We help our members save money everyday. Call and ask to speak with a Loan Expert to see what we can do to help you.  
 Above: Jennifer Carpenter, TFCU Loan Officer saved a Member \$4,500 in interest and 36 payments with their Auto Loan Refinance.

## Enhanced Security Question Requirements

### CONNECTED BANKING SECURITY QUESTIONS ANSWERED

As part of the enhanced security included with our new Connected Banking is the addition of five security verification questions. These questions are established upon initial login to Connected Banking and may be asked for a variety of reasons including; logging in, information being changed or updated, logging in from a different device or IP address than you typically use.

The answers to security questions are case sensitive and require 4 characters minimum. To change your security

questions and/or answers, go to 'Settings' in the upper right corner of Connected Banking, then 'Security & Alerts'. You can also set-up Account Alerts from this menu. To reset your password, you would select 'Settings', then 'Profile'. You may find it helpful to print or record your security questions and answers.

You must first login to Connected Banking and establish five security questions before you download and use the TFCU Mobile App.

### Upcoming Closures

New Years Day - January 1  
 Martin Luther King Jr. Day - Jan. 18  
 President's Day - February 15

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



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

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.**