



NEWSLETTER



Winter 2019

Dear Members,

2018 was an exciting year for TFCU! With our newest charter expansion in January, advancements in technology and service delivery and our participation in the national Shared Branching and Surcharge-Free ATM Networks, we have been working hard to deliver world class products and services to our members.

We also dedicated ourselves to a branding analysis project first announced at our annual membership meeting this past spring. You can find that announcement in the News section of our website. This process took several months and involved in-depth and robust research projects including member and non-member surveys. As with anything we do, we undertook this project to serve our primary goal: the continued strength, relevance and viability of our organization now, and long into the future.

Yes, 2018 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 and 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. 2019 will be another amazing year for the Credit Union and we can't wait to share some very exciting news with you soon.

We look forward and remain committed to making a difference for you in the New Year and those to follow.

Best Regards,

Shawn Hayes

TFCU President & CEO



2018 BUSINESS OF THE YEAR

Ticonderoga Federal Credit Union was awarded 2018 Business of the Year by the Ticonderoga Area Chamber of Commerce!



Pictured above: TACC Executive Director Matthew Courtright, TFCU COO Pam Nolan, TFCU CEO/President Shawn Hayes, TFCU Branch Operations and Sales & Service Manager Wendy Courtright, NY State Assemblyman Dan Stec and Legislative Aide for Betty Little, Mary Pat McDonald.

TEAM TFCU UPDATES



Casey Allen of Mineville has joined the TFCU team as a part time teller.



Erika Kuhl of Ticonderoga has joined us as a teller in our Ticonderoga branch.



Donna Geno of Ticonderoga has joined TFCU as a loan officer.

FOOD DRIVE SUCCESS

Thank you to everyone that helped make our annual food drive a success!

In addition to donating food items to the Ticonderoga, Moriah and ACAP food pantries, TFCU also

donated a \$1,000 in total to these three wonderful organizations.

We are very thankful for all they are doing in our communities.



Pictured Above: Joanne Podres with the Moriah Food pantry and TFCU's Jennifer Pribble, Marketing and Business Development Manager.

MAKING AN IMPACT

In 2016, TFCU partnered with Banzai to offer free financial literacy to approximately 80 students in our area. Today we have made an impact for more than 3,000 students in offering free financial education tools to the teachers in our area. We are thankful to Banzai for our partnership; the teachers who are participating in the program so they may offer financial education *and* the students actively engaging and learning about financial wellness.

TFCU's Impact since 2016...

47 Teachers

27 Schools

3300 Students

PROTECT YOURSELF FROM IDENTITY THEFT

Did you know that last year, about 1 in 15 people became victims of identity theft? TFCU strongly advises members to not share account access information, such as login IDs and passwords. The US Government offers the following preventative steps to protect yourself from identity theft:

- Secure your Social Security number (SSN). Don't carry your Social Security card in your wallet. Only give out your SSN when absolutely necessary.
- Don't share personal information (birthdate, Social Security number, or account number) just because someone asks for it.
- Collect mail every day. Place a hold on your mail when you are away from home for several days.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Use the security features on your mobile phone.
- Update sharing and firewall settings when you're on a public Wi-Fi network. Use a virtual private network, if you use public Wi-Fi.
- Review your credit card and bank account statements. Compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards, to prevent "dumpster divers" from getting your personal information.

- Store personal information in a safe place.
- Install firewalls and virus-detection software on your home computer.
- Create complex passwords that identity thieves cannot guess. Change your passwords if a company that you do business with has a breach of its databases.
- Review your credit reports once a year. Be certain that they don't include accounts that you have not opened. You can order it for free from [Annualcreditreport.com](https://www.annualcreditreport.com).
- Freeze your credit files with Equifax, Experian, Innovis, TransUnion, and the National Consumer Telecommunications and Utilities Exchange, for free. Credit freezes prevent someone from applying for and getting approval for credit account or utility services in your name.



The Federal Trade Commission also provides free consumer alerts detailing the most recently identified scams at <https://www.consumer.ftc.gov/features/scam-alerts>.



Theresa recently helped a member save over \$1,000 a month!

FINANCIAL CHECK UP

TFCU can review your financial situation and possibly help you uncover ways to save money. Schedule a free financial checkup with a TFCU loan officer by calling (518) 585-6725.



Our members are welcome at surcharge-free CO-OP ATMs and CO-OP Shared Branch locations from coast to coast. That means you can take advantage of:

Nearly 30,000 surcharge-free ATM locations—that's more than just about any bank, anywhere.

Surcharge-free ATMs at convenient retail locations

More than 5,000 convenient branch and self-service locations covering all 50 states.

ATM and Shared Branch locator tools, including mobile app, internet and phone.

Just visit allCO-OP.org or call 1-888-748-3266.

WIN A \$500 GIFT CARD TO OLD FORGE CAMPGROUND**

AWD & 4X4 AUTOMOBILE LOAN PROMOTION

RATES AS LOW AS
4.74%APR*



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.**

*APR equals Annual Percentage Rate. Rates and terms may vary based on credit worthiness, qualifications and collateral condition. This offer applies to snowmobiles that are 8 model years or newer. All loans subject to approval. **Gift card offer is effective 11/16/2018-1/31/2019.



90 DAYS NO PAYMENT!

Visit www.tfcunow.com

Subject to credit qualification. Although no payment is due for the 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 or newer. Financing offered up to 100% of automobile's value, plus sales tax. Loan special if effective 11/1/2018-2/28/2019. TFCU reserves the right to end the promotion at any time. Additional discounts will not apply.

Upcoming Closures

January 21 - Martin Luther King Jr. Day
February 18 - Presidents Day
May 27 - Memorial 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, Washington, Warren, Clinton and Franklin Counties in New York and Addison County in Vermont and immediate family members of those eligible, persons sharing a household and organizations of such persons.



Federally insured by NCUA.



CONTACT US

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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

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