

TFCU MEMBER NEWS



AUTUMN 2021



OUR WINTHROP STREET BRANCH IS NOW OPEN!

Located at 403 Winthrop Street in Taunton, our new, innovative full service branch will bring TFCU's exceptional member service and vast range of products and services closer to our existing members in the West Taunton, Dighton & Rehoboth areas! The ribbon cutting, which was held on Monday, October 4th, included members of the Taunton Area Chamber of Commerce, Cranberry Country Chamber of Commerce, local representatives, along with TFCU employees and members of TFCU's Board of Directors and Committee members.

Our new, full service branch is open:

Monday - Wednesday: 8:30 AM - 5:00 PM

Thursday & Friday: 8:30 AM - 6:00 PM

Saturday: 8:30 AM - 1:00 PM

Drive-Up opens at 8am

24 Hour Drive-Up ATM is available





A MESSAGE FROM THE CEO

TFCU has embarked on a mission over the past year to enhance its banking services for our members and we're pleased to announce the launch of our new platform in April of 2022! Providing simple, safe, and state-of-the-art financial delivery services with valuable additions is not only a necessity today in a competitive marketplace but will allow our membership to utilize the tools they need to achieve their own financial goals.

In addition to our market leading products, service, rates, and the new partnership with our core provider, TFCU has been busy expanding your access to service locations with even more on the horizon including a new full-service ATM at 291 Winthrop Street and our newest full-service office at 403 Winthrop Street in Taunton!

I'm extraordinarily pleased to share all this news with you and look forward to working with our team during this transition. We anticipate limited service interruptions for our members and we will certainly keep you posted on advancements as they are made available. Thank you all for trusting TFCU with your banking needs.

WE ARE UPDATING OUR CORE SYSTEM TO CREATE AN ENHANCED MEMBER EXPERIENCE!



The entire team at TFCU has been hard at work to prepare the Credit Union for the transition to our new platform. Identifying your needs and ways to provide solutions in a sustainable way has been top priority during this process. Partnering with Corelation Keystone, our incoming data and services provider, will allow for ultimate flexibility when it comes to your new Banking experience with us. As an open-interface platform, Keystone grants us the ability to partner with leading financial technology providers to modernize your interactions with us. Whether your preference is to engage with TFCU digitally, in person, or by other means, we are committed to making your banking experience with us easy and hassle free. Service expansions will include but are not limited to simpler and more secure in-person transactions, as well as fully enhanced and modernized digital self-service platforms.

ABOUT CORELATION, INC.

Since 2009, Corelation has been driving innovation in credit union core processing. The KeyStone core solution leverages state-of-the-art architecture with the bold goal of transforming the way credit unions operate. KeyStone features a person-centric design, intuitive display, open architecture, and the most advanced programming tools available. Developed by a system architect with more than 40 years of experience creating successful core processing solutions for credit unions, KeyStone serves the complex needs of credit unions today while positioning them for the changing needs of tomorrow.

IMPORTANT DATES

Our conversion to Corelation Keystone will take place starting on April 1, 2022.

Therefore, all TFCU branches will be closed with no online or remote access on Friday, April 1, 2022 through Sunday, April 3, 2022.

All branches will re-open Monday, April 4, 2022.

Online and Remote access features will resume on this day as well.





**Enjoy convenience
with extra cash!**

Earn

\$300*

with a TFCU Checking Account

Visit one of our branches today or
start the process online at
www.tauntonfcu.com.

TFCU Checking Account benefits include:

- FREE online & mobile access[#]
- Debit Card with access to thousands of ATMs through the MoneyPass[®] Network
- Mobile Wallet Capability^{##}

**DID YOU KNOW THAT TFCU
IS NOW PART OF THE
MONEYPASS[®] ATM
SURCHARGE FREE NETWORK?**

You can now use your TFCU Debit Card at any of the 37,000 nationwide ATMs listed on www.moneypass.com without paying a surcharge.

If an address has more than one ATM, please look for the MoneyPass logo on a sign at the ATM or displayed on the ATM screen to avoid paying a surcharge.

**ENJOY FAST, CONVENIENT &
TOUCHLESS PAYMENTS WITH
YOUR TFCU DEBIT CARD!**

Mobile Wallets allow you to make purchases in stores or within participating apps by simply holding your device near the card reader or selecting the option when making a purchase in-app.

For more information, and instructions on how to add your TFCU Debit Card to your phone's wallet, visit www.tauntonfcu.com/mobilewallet today!

*Applies to new member accounts only. Primary signer on the new checking account must be at least 18 years of age and may not be or have been a primary or joint signer on any personal checking account at TFCU. \$300 account credit will be awarded when at least \$500 in qualified direct deposits have occurred and there is active enrollment in Online Banking, eStatements & eNotices. Direct Deposits must reach minimum within 6 months of account opening or reward is forfeited. Reward will be credited to the checking account approximately 30 days after confirmation of requirements. Account must be maintained in a satisfactory manner in order to qualify for reward. Additional terms and conditions may apply. Cannot be combined with any other offer. Limited time only. Qualifying Direct Deposit is a credit of your salary, pension, social security or other regular monthly income. Deposits from other Financial Institutions, microdeposits or transfers from one account to another do not qualify as direct deposit. [#]Message and data rates may apply. ^{##}Use your mobile device to pay with Apple Pay[®], Google Pay[™], or Samsung Pay. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. ApplePay[™] is a trademark of Apple, Inc. TFCU reserves the right to discontinue the program at any time without notice as well as to disqualify members from this promotion at its sole discretion. Taunton Federal Credit Union employees, volunteers, or Board members are not eligible for this promotion. Taunton Federal Credit Union will report bonuses of \$10.00 or more on deposit accounts to the Internal Revenue Service, and a 1099 will be issued to the member at year end.



Home Equity made easy!

Adjustable Rate HELOC

1.99% APR*

12 MONTH INTRODUCTORY FIXED RATE

3.25% APR*

VARIABLE PRIME RATE THEREAFTER**

Limited Time Only!

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Keep tabs on your debit card with TFCU Card Control!



Protect Yourself

Get mobile alerts whenever your card is used



Track Card Use

Review card usage history and transaction details



Set Limits

Set customized purchase controls to help manage spending

Download the TFCU Card Control app today:



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*APR is Annual Percentage Rate. Introductory APR of 1.99% will be in effect for the first 12 months of your loan. **The minimum APR is variable & subject to change monthly beginning with the 13th billing cycle based on Prime Rate which is 3.25% as of 11/15/2021. Maximum APR is 18%. Product features a 10 year draw period & a 10 year repayment period. During the draw period, you are only required to make monthly interest payments. During the repayment period, any outstanding balance must be paid in equal monthly payments over a period of 120 months. The amount of payment may change in the event that the Prime Rate varies. Only available to qualified buyers with credit scores of 720 & above. All loans subject to credit approval. Products are available to homeowners that own 1-4 family, owner-occupied homes or condominiums with a maximum loan to value up to 80%. Minimum loan amount of \$15,000 not previously financed at TFCU & disbursed at closing. Excludes manufactured homes. A reimbursement of settlement fees may apply to all prepaid Home Equity Loans within 3 years of origination. Property insurance required. Flood insurance may be required. Interest may be tax deductible. Consult your tax professional regarding deductibility. Limited time only. TFCU reserves the right to discontinue the program at any time without notice as well as to disqualify members from this promotion at its sole discretion. Taunton Federal Credit Union employees, volunteers, or Board members are not eligible for this promotion. TFCU NMLS# 441401

TFCU IN THE COMMUNITY WITH THE TFCU STREET TEAM



The TFCU Street Team is a group of friendly, approachable, outgoing and enthusiastic TFCU staff that share TFCU's mission, vision and brand. They act as the faces and voices of TFCU and work as a team towards the goal of brand awareness!

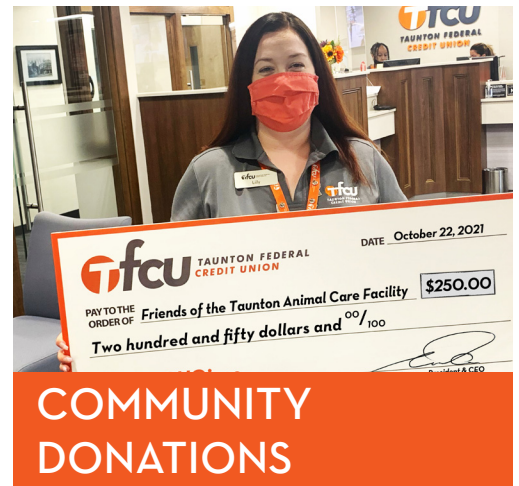
The TFCU Street Team has been hard at work with many projects including the **Banking Made Easy with TFCU** podcast and participating in many events throughout the communities we serve including the Senior Grab & Go Events and Liberty & Union Festival in Taunton, Boo At The Zoo at Buttonwood Park Zoo in New Bedford, and Rhode Island Comic Con in Providence.

Every Friday when you visit a TFCU branch, you'll notice our staff dressed down in TFCU gear. Our staff dresses down for charity through our Dress Down Program! Staff participate in this program by donating money on a weekly basis in order to dress down. Our TFCU Street Team then uses those funds donate to local charities and organizations. See the article to the right to see where our staff have donated to so far this year!



FOLLOW TFCU & THE TFCU STREET TEAM

Stay up to date with TFCU's community efforts and the TFCU Street Team on our social media channels including Facebook & Instagram as well as our Podcast!



Through the generous contributions of our staff, TFCU's Dress Down program has been able to contribute over \$5,000 in 2021 to local organizations, some of which include;

- Sojourner House
- New Hope, Inc.
- greenlight for girls
- Buzzard's Bay Coalition
- Associates for Human Services
- A Bed For Every Child
- Parker Middle School
- Children's Advocacy Center
- Community Counseling
- Seven Hills Behavioral Health
- Taunton Veterans of Foreign War
- Taunton Memorial Marker Fund
- THS Class of 2021
- Youth Pride RI
- South Coast LGBTQ Network
- YWCA of Southeastern MA
- Raising Multicultural Kids
- Eduleaders of Color RI
- TRUE Diversity in Taunton
- Taunton Diversity Network
- Taunton TOGETHER Youth Program
- Old Colony YMCA - Middleboro
- New Bedford YMCA
- Girl Scouts of Southeastern NE



If you are aware of a local charity with a worthwhile cause and would like TFCU to consider making a donation, please use our Community Giving Request form at www.tauntonfcu.com.

REASONS TO BE THANKFUL FOR YOUR CREDIT UNION THIS HOLIDAY SEASON

This Thanksgiving, give thanks for your credit union! Let's review some reasons to be grateful you belong to TFCU.



Superior Member Service

At TFCU, you're always greeted with representatives who are ready and willing to help you. We're truly invested in your financial wellness, and we're here to help you achieve and maintain it, every step of the way.

You own a piece of your credit union

Credit unions are member-owned and member-operated. You get to weigh in on our major decisions instead of being forced to follow along with whatever the higher-ups decide. Your money=your choices.

Better savings rates & lower interest rates!

At TFCU, we're proud to offer you competitive Term Share Certificate, Money market and Savings! You can also take your pick of personal loans, home loans, auto loans and more, all with reasonable interest rates that are often lower than average. You'll have the funds you need with a rate you can actually afford!

We care about your financial security!

In addition to having your funds insured by the National Credit Union Association, TFCU offers many options to ensure that

your accounts are kept safe including Real Time Fraud Alerts! If you have a TFCU Debit Card, you can utilize TFCU Card Control to manage your Debit Card activity. (See page 4 for more information)

Account Access Made Easy

We want you to have access to your money wherever you may be. With Online Banking, Mobile Banking, Text Banking and our Mobile App, you'll be able to access your account information from the palm of your hand. If you have a TFCU Debit Card, you'll have access to your funds through our ATMs as well as any ATM on the MoneyPass® Network with no service charge! (See page 3 for more information).

Community Commitment

TFCU has been serving the city of Taunton and its surrounding communities since 1947. Throughout our journey, we have always placed an emphasis on serving our members and communities in the best and most convenient way possible. We continuously look for ways to provide necessary support to our members and communities through volunteerism and giving. See page 5 for more information on what we've done recently.

Introducing



At Cetera® Wealth Partners, we offer financial strategies that address your challenges and fit your needs.

Call (508) 802-6488 today to make an appointment with one of our Financial Advisors.

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Put some extra jingle
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Personal Loans as low as

3.99% APR*

up to 36 months

Limited Time Only!

Apply online at www.tauntonfcu.com or call (508) 824-6466 to schedule your appointment!

ALL YOU NEED TO KNOW ABOUT PERSONAL LOANS

Personal loans, sometimes called unsecured loans, allow flexible use, offer short- to moderate-term repayment options and quick funding. Their versatility and convenience make them popular for borrowers of every financial standing. Let's take a deeper look at personal loans!

How personal loans work

If you're interested in a personal loan, visit TFCU in person or online, fill out an application, and pending approval, you can walk away with the funds you requested in one to three business days. You'll need to repay the principal of the loan, along with interest, over the loan's term.

Unlike most other loans, like home and auto loans, personal loans are not intended to be used for a single, specific purpose. Once the money is in your hands, you can use the loan in any way you please.

Why choose a personal loan

There are several distinct advantages to borrowing money through a personal loan.

First, as mentioned, personal loans give the borrower unique freedom to spend the funds in any way they'd like. Second, most personal loans are unsecured, which means there is no asset backing up the loan. Finally, obtaining approval for a personal loan tends to be a lot faster than it is for most other loans, and can happen in 24 hours or less.

Ready to apply? Visit www.tauntonfcu.com or call (508) 824-6466 to schedule your appointment!

*APR is annual percentage rate. Rate effective as of 10/1/21 and may change at any time. Product is an Unsecured Personal Loan with a monthly payment of \$29.52 per \$1,000 when financed for 36 months. Other terms and rates available. Only available to qualified buyers with credit scores of 720 and above. All loans subject to credit approval. Minimum loan amount of \$500 not previously financed at TFCU. Maximum loan amount of \$5,000.




**Enjoy a new ride
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Auto Loans as low as

1.21%^{APR*}

up to 84 months

Limited Time Only!

*APR is Annual Percentage Rate. Rate effective as of 11/15/21. APR advertised is the lowest rate available. Actual APR will be based on your credit score. Only available to qualified buyers with credit scores of 700 and above. Monthly payment would be \$12.43 per \$1,000 financed for 84 months. Rate is only available on new or used 2019-2021 model year vehicles. TFCU reserves the right to discontinue the program at any time without notice as well as to disqualify members from this promotion at its sole discretion. Taunton Federal Credit Union employees, volunteers, or Board members are not eligible for this promotion. Postcard must be present to claim promotion and must be surrendered at opening. Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol, Barnstable and Plymouth counties in Massachusetts; Bristol, Kent, Newport and Providence counties in Rhode Island; and the Rhode Island towns of Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond and South Kingstown. Federally insured by NCUA.  Equal Housing Lender. EOE.

**Visit www.tauntonfcu.com/current-promotions
to view all of our current specials!**

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