



TFCU CONNECT

TFCU MEMBER NEWS

Fall 2023



In This Issue

- Home Lending Specials 2
- A Message from the CEO 3
- Early Payday Program 4
- Convenience Banking 5
- TFCU In The Community 7
- TFCU's Podcast 7



CONNECT WITH TFCU

Subscribe

Beginning in January 2024, **TFCUConnect** will be available as a monthly e-newsletter.



To subscribe, scan or visit tauntonfcu.com/tfcuconnect

Protect Yourself from Impersonation Scams

Impersonation scams have dominated the list of reported scams in both 2021 and 2022, with the Federal Trade Commission disclosing a staggering \$660 million in losses attributed to various impersonation scams.¹ These fraudulent activities typically commence with unsolicited phone calls, text messages, or emails that appear to originate from reputable businesses. In these deceptive schemes, criminals pose as employees of legitimate organizations, aiming to phish for valuable personal information. The primary objective of these scams is to deceive and manipulate victims into divulging their personal identifiable information.

Continue to page 6 for tips and resources to protect yourself against Impersonation Scams.

Limited time only!

Whether you're purchasing your first house, buying a new car or investing in a college education, a credit union loan is a step in the right direction. Wherever you're headed, we can help you get there.

To get started, check out our latest home lending specials below!



Apply for a mortgage with TFCU and earn up to **\$1,000*** in closing cost credits!



Apply for a Home Equity with TFCU and earn up to **\$250**** in closing cost credits!



Contact one of our Mortgage Originators to schedule your appointment or start the process online by scanning or visiting tauntonfcu.com/mortgages

NATALIA MARIA PIASECKI

(774) 417-0379
npiasecki@tauntonfcu.com
NMLS# 1213036



SEAN MALCOLM

(508) 824-6466 ext 271
smalcolm@tauntonfcu.com
NMLS# 5882



MARTY TREADUP

(774) 929-0179
mtreadup@tauntonfcu.com
NMLS# 552018



*Available for new, Fixed Rate and Adjustable Rate First Mortgage transactions or Refinances only. This offer is not available for investment property loans or manufactured homes. The credit will be applied at the time of loan closing and will be reflected on the Closing Disclosure. Not valid with any other offers or programs. Subject to underwriting and credit approval. Property insurance required. Flood insurance may be required. Limited Time Only. TFCU reserves the right to discontinue the program at any time without notice. **Available for refinance with cash out and new, Fixed Rate and Adjustable Rate Second Mortgage transactions. This offer is not available for investment property loans or manufactured homes. The credit will be applied at the time of loan closing and will be reflected on the Closing Disclosure. Minimum loan amount of \$15,000 not previously financed at TFCU & disbursed at closing. Not valid with any other offers or programs. Subject to underwriting and credit approval. Property insurance required. Flood insurance may be required. Limited Time Only. TFCU reserves the right to discontinue the program at any time without notice



A MESSAGE FROM THE CEO

This past April, we shared the exciting news that members of Commonwealth Utilities Federal Credit Union voted to approve a merger with Taunton Federal Credit Union. I am thrilled to announce that this merger has been successfully completed. On behalf of the staff and Board of Directors here at Taunton Federal Credit Union, we extend a warm welcome to all our new members!

One of our primary goals in this process was to ensure that the transition would be as smooth as possible for all CUFCU members. All former CUFCU accounts have been migrated to TFCU's data processing system, ensuring an easier, more efficient banking experience. With our state-of-the-art technology, you can now access your accounts, conduct transactions, and manage your finances with even greater ease and convenience. You'll also be able to take advantage of all of TFCU's additional branch locations.

Another exciting development resulting from this merger is that the existing CUFCU office located at 312 Wareham Road in Marion which will soon be rebranded as a full-service TFCU branch! We are dedicated to bringing our services closer to our new and existing members in the area, making it more convenient for you to access in-person assistance and support.

At TFCU, our commitment to the community remains at the forefront of our mission. As we expand our reach through this merger, we are also expanding our commitment to serving and supporting the communities we call home. In the coming months, you can expect us to actively engage with local initiatives, participate in community events with the TFCU Street Team, provide financial support and continue fostering the strong bonds we share with the communities we serve.

Nelson Tavares | President & CEO



Make yourself at home at credit unions nationwide!

As a TFCU member, you have access to more than
5,400 Co-Op Shared Branch Locations.



Find convenient locations by scanning or visiting co-opsharedbranch.org

Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Plymouth County & Barnstable County 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 The National Credit Union Administration. Equal Housing Lender. EOE.

Save time & money by paying your bills online with **TFCU's Bill Pay Service**

- Make Payments
- Schedule a transfer
- View payment history
- Add payees
- View scheduled payments
- Schedule e-alerts to receive an email when a new e-bill arrives

Bill Pay is available with your Easy Checking Account and can be accessed within Online Banking. Log in to get started today!

Account Access Made Easy with **TFCU's Mobile App!**



SCAN OR VISIT YOUR PHONE'S APP STORE TO DOWNLOAD TODAY



Data rates may apply. Check with your mobile phone carrier for details. Apple® and the Apple logo® are registered trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

Get paid early with direct deposit!

With TFCU's Early PayDay Program, your direct deposits are eligible to post to your accounts when received instead of on your settlement date, which is your actual pay date from your employer or benefit provider.

Scan or visit tauntonfcu.com to learn more about a TFCU Easy Checking Account!

Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Plymouth County & Barnstable County 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 The National Credit Union Administration. Equal Housing Lender. EOE.

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

MoneyPass® is a surcharge-free network of over 37,000 ATMs nationwide. These ATM locations are found at both retail and financial institutions. Just look for the MoneyPass® logo!

You can use your TFCU Debit Card at any of the ATMs listed on the MoneyPass® site without paying a surcharge. To find a MoneyPass® ATM near you, simply visit tauntonfcu.com/moneypass.



Stay Connected, Stay Secure, and Stay Green!

At TFCU, we're dedicated to providing you with the best tools & services to manage your finances efficiently, securely, & responsibly. Whether it's mobile banking, our mobile banking app, or embracing a paperless lifestyle, we're here to support you every step of the way. It's all about staying connected, staying secure, & staying green!

Online Banking

Imagine having your Credit Union with you 24/7, wherever you go. Our Online Banking platform offers a plethora of benefits to make this possible, including:

- Convenience:** Access your accounts, check balances, transfer funds & pay bills anytime, anywhere, with just a few taps or clicks on your device.
- Security:** Rest easy knowing your financial information is safeguarded with state-of-the-art encryption technology & multi-factor authentication.
- Bill Pay:** Easily manage your bills & set up recurring payments, helping you stay on top of your financial obligations.
- Customization:** Tailor the dashboard to your preferences, setting up for quick access to frequently viewed accounts & personalizing your experience.

Mobile Banking App

For an even more streamlined experience, our mobile banking app is designed to simplify your financial life. You can perform all of the same functions as Online Banking, as well as:

- Instant Alerts:** Receive real-time alerts for account activity, helping you stay on top of your finances & spot any unusual transactions.
- Remote Deposit:** Snap a photo of your checks to deposit them instantly, saving you time & a trip to the branch.
- Security:** In addition to multi-factor authentication, our Mobile App also allows Facial Recognition, Fingerprint and alternate PIN to access your accounts adding an additional layer of security.

If you have any questions or need assistance with any of these services, please call us at (508) 824-6466 or stop by one of our branches. Here's to a brighter, more connected, & eco-conscious banking future!



Paperless Statements & Notices

Join us in our commitment to environmental sustainability by switching to paperless statements & notices. Here's why it's a win-win for you & the planet:

- Convenience & Organization:** Access your statements & notices digitally, making it easier to organize & find important financial documents. Say goodbye to overflowing mailboxes & paper clutter at home.
- Enhanced Security:** Digital statements & notices are more secure as they reduce the risk of sensitive financial information being intercepted or lost in the mail.
- Environmentally Friendly:** By choosing digital over paper, you're helping to reduce the carbon footprint & save trees.
- Instant Delivery:** Receive statements & notices faster, with no delays due to postal services.

Making the switch to paperless is simple. Just log in to Online Banking, navigate to the MORE option & select Statements and/or Documents.



Enhance your TFCU Debit Card with the efficiency, security & convenience of mobile wallets!

You can securely store your TFCU Debit Card information on your smartphone and make payments with a simple tap or touch.

Simply visit tauntonfcu.com/mobilewallets & select your Digital Wallet for set-up instructions. Once setup is completed, your TFCU Debit Card is just a tap or scan away!



Protect Yourself from Impersonation Scams: Tips and Resources

Continued from page 1

How to Avoid Falling Victim

Don't Trust Caller ID: Fraudsters can manipulate caller ID information to appear legitimate, so always exercise caution when receiving calls from unfamiliar numbers.

Don't Be Pressured to Act Quickly: Scammers often use urgency to pressure their victims into making hasty decisions. Take your time to verify the authenticity of any requests.

Don't Click Links or Attachments Unexpectedly: Avoid clicking on links or opening attachments in messages from unknown sources. Verify the sender's identity before taking any action.

Don't Share Personal or Financial Information: Never disclose sensitive information like Social Security numbers, debit card details, PINs, multifactor authentication codes, or online banking credentials to unsolicited callers or via email/text.

Knowledge is your best defense against fraud. To learn more about preventing fraud, visit the **NCUA's Fraud Prevention Center** at <https://mycreditunion.gov/fraud-prevention-center/scams>.

Protecting Your Membership with TFCU

At TFCU, we do make outbound service calls to our members. However, it's important to note that legitimate attempts to verify debit card activity only require simple responses (YES or NO). Please be aware that when TFCU contacts you, our representatives will **NEVER** request the following information:

- Full Social Security Number
- Debit card number and/or PIN
- Multifactor Authentication Codes (*verification codes sent via email or text*)
- Online banking usernames and passwords

If you receive a call, text, or email from TFCU and are uncertain about its authenticity, **do not proceed** and contact TFCU directly. The **only valid phone number** to reach TFCU is **(508) 824-6466**.

Monitoring Your Credit Report

The three major nationwide credit bureaus (Equifax, Experian, and TransUnion) offer a centralized service that allows anyone to request free annual credit reports through the **Annual Credit Report Request Service**. You can obtain your free annual credit reports in the following ways:

- Visit AnnualCreditReport.com
- Call the toll-free number: **1-877-322-8228**
- Print and complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Beware of advertisements offering free credit reports from sources other than the **official Annual Credit Report Request Service**. There is only one authorized service for obtaining your credit report for free.

Reporting Fraud

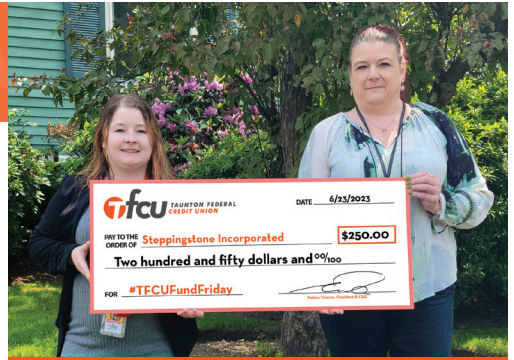
Impersonation scams are criminal acts and should be promptly reported to the following government agencies:

- **Federal Trade Commission**
 - Report Fraud: <https://reportfraud.ftc.gov>
 - Contact Number: (877) 382-4357
- **Federal Bureau of Investigation**
 - Report Fraud: <https://www.ic3.gov/>
 - Contact Number: (202) 324-3000
- **Better Business Bureau**
 - Report Fraud: <https://www.bbb.org/scamtracker>
 - Contact Number: (202) 324-3000

Stay vigilant and informed to protect yourself from impersonation scams. Reporting these crimes helps authorities combat fraud and protect others from falling victim.

For additional resources, please visit TFCU's Security Center at tauntonfcu.com/security-tips

TFCU In The Community



Community Donations

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.

Through the generous contributions of our staff, TFCU's Dress Down program has been able to contribute over \$6,000 so far in 2023 to local organizations, some of which include;

- Animal Protection Center of Southeastern Massachusetts
- Sojourner House
- New Bedford Star Kids Scholarship Program
- Women's Resource Center
- Steppingstone Incorporated
- Dartmouth Natural Resources Trust
- The Matthew Mission Food Pantry
- Alzheimer's Family Support Center
- National Marine Life Center
- Volunteering for Seniors
- Immigrants Assistance Center

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 tauntonfcu.com.



The TFCU Street Team has been busy participating and volunteering their time around the communities we serve! The TFCU Street Team is a group of 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!

Members of the team, as well as other TFCU staff, could most recently be found participating in the following:

- Whaling City Festival in New Bedford
- City of Taunton's Grab-N-Go Event
to benefit seniors in the Taunton area
- Downtown New Bedford Clean Up Day
- MA Coalition for the Homeless' A Bed For Every Child Event
- Downtown Taunton Art Jam
- Taunton River Festival
- Bristol Plymouth Credit For Life Fair

We'll be heading out soon to an event near you so stop by and say hi and pick up some TFCU swag!



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 & YouTube.



SUBSCRIBE TO TFCU'S PODCAST



Banking Made Easy with TFCU is an engaging and informative financial podcast brought to you by TFCU and the TFCU Street Team. Join the TFCU Street Team as we demystify the world of banking and personal finance, making it accessible and understandable for everyone.

LISTEN ON





Start your holiday shopping early this year!

Holiday Loans as low as

1.99%^{APR*}

up to 12 months

Limited Time Only!



*APR is Annual Percentage Rate. Rate effective as of 10/1/23. APR advertised is the lowest rate available. Actual APR will be based on your credit score. Product is an Unsecured Personal Loan with a monthly payment of \$84.24 per \$1,000 financed. Maximum loan amount of \$1,000 not previously financed at TFCU. Only available to qualified members with credit scores of 680 & above. Regular rates and underwriting criteria apply to credit requests over \$1,000. Other terms & rates available. All loans subject to credit approval. 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. Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Plymouth County & Barnstable County 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 The National Credit Union Administration. Equal Housing Lender. EOE.



Loans for all your needs!

New Car? Vacation? College? Wedding?
Wherever you're headed, we can help you get there with a TFCU loan!

Scan or visit www.tauntonfcu.com to apply online today.



PRSR STD
U.S. Postage
PAID
Taunton, MA 02780
Permit No. 24

tfcu
TAUNTON FEDERAL CREDIT UNION
14 Church Green
Taunton, MA 02780