



**Autumn 2020**



We want to take the opportunity to recognize all of our staff that have been working to keep TFCU running throughout the COVID-19 pandemic.

As you may know, financial institutions are considered an essential business, and all of our staff have been working either remotely at home or in one of our branches so that we can maintain the superior level of service that you expect from TFCU.

To our members, we thank you for your cooperation during these uncertain times as we made changes to our business operations so that we could provide a safe environment for not only you, but our staff as well.



## Coming soon to Winthrop Street

We are excited to announce that we will be opening our fourth location, and second in Taunton, later this year!

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!

More details will be released as we get closer to our grand opening date, so stay tuned!



## Personal Banking made easy & convenient!

We want to make banking easy for you! That's why we offer the following benefits with your TFCU Checking Account:

- FREE online & mobile access\*
- Debit Card with access to thousands of ATMs through the SUM® Network
- Mobile Wallet Capability\*\*
- Rewards for your monthly account & loan balances\*\*\*

To open a checking account, please call (508) 824-6466 or stop by your closest branch today!

\*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. Samsung Electronics America, Inc. Samsung, Samsung Pay™, Samsung Galaxy, Samsung Knox and Galaxy S (and other device names) are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Android, Google Pay™, and the Google Play Store are trademarks of Google Inc.####Members earn points based on monthly aggregate balances and have the option to redeem for account credits or towards Credit Union Fees. Please see TFCU Rewards Program for full disclosure.





**Nelson Tavares**  
President & CEO

## A Message from the CEO

As we prepare for the final months of 2020, there is certainly a lot to reflect on from what many will agree has been a very different year. The COVID-19 Pandemic brought on new challenges and tested everyone's resolve, including here at TFCU. Although it's hard to find the positive with such an impactful issue, it's important for us to measure our response through the relief that we hope our members were able to find beneficial during these trying times. Additionally, looking forward to plan and prepare for what may lie ahead is vital to and something that we cannot lose sight of.

Here at TFCU, we tackled the financial distress call from our membership head-on. Although our normal service availability was temporarily interrupted, TFCU quickly came back to full-service capability while maintaining a safe work environment for our employees and members alike. We've been able to leverage the institution's solid financial standing to help you weather your individual concerns. TFCU has provided financial assistance in one way or another to hundreds of members experiencing hardship since the COVID-19 economic fallout has begun. We made emergency loans available to all members, and assisted local small businesses with \$4 Million in Payroll Protection Program loans. These efforts have allowed our membership to stay on their feet during the proverbial rollercoaster ride we're all on, in addition to helping local small businesses keep their staff employed. Should you need additional assistance, please don't hesitate to reach out to our staff, who is ready to help you in any way that we can.

Looking ahead, TFCU has some very exciting news about enhancements to your member experience. A new branch location at 403 Winthrop Street in Taunton will begin development this fall, a stand-alone drive-up ATM at 291 Winthrop Street is currently under construction, and a full overhaul of our internal and user facing technology has been contracted to take place over the next 18 months. We're working hard to ensure that you have the physical access and most modern financial tools available for your banking needs.

Although we're not able to connect with you very much in person right now, I look forward to seeing TFCU and the community hand in hand again soon. I'm grateful for all the patience and support our membership has given us over the past few months. Wishing you the very best for the remainder of 2020 and a renewed sense of hope for the year ahead!

### Auto Insurance Made Easy!

**Whether you own or lease your vehicle, you need to make sure that both you and your vehicle are properly covered against damages, theft and personal liability.**

**Call (508) 802-6477 to speak with Carly today!**

She'll take a look at your current policy and stop at nothing to get you the best coverage at the best value!



Property and Casualty Insurance products offered through Fbinsure, LLC, 128 Dean St., Taunton, MA 02780. **Not insured by NCUA. Not deposits of or guaranteed by Taunton Federal Credit Union. May lose value.**

### Life Insurance Made Easy!

Life insurance is a versatile and, in most cases, affordable means to help your family carry on in your absence. It gives you piece of mind knowing that you are providing your family with much needed money later.

Speak with a representative at Voya Financial Advisors. They can assist you with choosing the life insurance policy that will benefit you and your family the most.

#### Already have life insurance?

Ask us about our Policy Evaluation Program, which can provide you with a review of your current life insurance policy.



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SERVING TFCU MEMBERS AND THE SURROUNDING COMMUNITIES

(508) 802-6488 | [WWW.VFAATFCU.COM](http://WWW.VFAATFCU.COM)

Voya Financial Advisors, Inc (VFA) is not credit union and securities offered by it are not a share of, an obligation of, or guaranteed by, Taunton Federal Credit Union or any other financial institution, nor are they insured by the National Credit Union Administration, or any federal or state guarantee fund, and as such they may fluctuate in value and are subject to investment risk, including possible loss of the principal amount invested. Taunton Federal Credit Union is not registered as a broker-dealer, and you will be dealing solely with [VFA] with respect to brokerage services. 38101687\_0121D

# TFCU gives back during Covid-19 Pandemic

TFCU has been serving the City of Taunton and its surrounding communities for over 70 years. Throughout our journey, we have always placed an emphasis on serving our members & communities in the best and most convenient way possible.

Like all of you, we had to alter our operations and focus in order to continue to provide you with access to all of the financial services you need while maintaining the same level of member service you have come to expect from us.

In addition to providing our members and small business members with the necessary tools needed to prevent financial hardship during these difficult times, we also wanted to brighten your days by randomly giving away gift cards to local businesses through our drive up and social media platforms. These businesses included Devito's Pizzeria, Liberty & Union Ale House, El Mariachi Mexican Restaurant, New Weir Pizza & Home Plate in Taunton, and Ma Raffa's, Freestones & The Donut Factory in New Bedford!

We also wanted to continue to help those in our communities that were in need during this time. We were able to provide masks to Morton Hospital in Taunton & St. Luke's Hospital in New Bedford. We provided lunch to essential staff at Marian Manor in Taunton. Donations were made to the Taunton COVID-19 Relief fund and the United Way of Greater New Bedford's COVID-19 Relief Fund.

Through our Dress Down Fund, we made donations to local food banks including the Taunton Area Community Table, Dighton Community Food Bank, Rehoboth Food Pantry, Raynham Food Basket and the Mo Life Food Pantry in New Bedford.

We will continue to look for more ways to provide necessary support to our members and communities as we all navigate these uncertain times. For ongoing details about our operations, please visit [www.tauntonfcu.com/covid19](http://www.tauntonfcu.com/covid19).







**BANKING  
MADE  
easy**

WITH  
**TFCU**

## Listen & subscribe to our new podcast, **Banking Made Easy with TFCU!**

*We're excited to launch our new podcast series hosted by Kathleen, Danny, Ashley & Kyle from the TFCU Street Team. Each month, they will tackle a different topic and offer their personal insights and understanding they've gained from working at a Credit Union.*

To listen and subscribe, visit [www.tauntonfcu.com/podcast](http://www.tauntonfcu.com/podcast)

### **2020 Annual Meeting Notice**

Notice is hereby given of the Annual Meeting of Members of the Taunton Federal Credit Union to be held on December 17, 2020 at 4:00 PM either in person at 14 Church Green, Taunton, MA 02780 or virtually. Members as of September 30, 2020 are eligible to vote. Nominations for the Board of Directors may be made by petition signed by 1% of the membership with a minimum of 20 signatures required but no more than 500. Nominations by petition must be accompanied by a statement of qualifications and biographical data as well as a signed certificate from the nominee stating that they are agreeable to nomination and willing to serve. Closing date for receiving nominations by petition is November 2, 2020. The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

The Nominating Committee of the Credit Union has submitted the names of Greg Czahar and Kevin Martin to fill the existing vacancies. Mr. Czahar has served as a Credit Union volunteer since 1998 in various capacities and is currently the Vice Chair of the Board of Directors and a member of the Credit Committee. Mr. Czahar is employed by the Town of Raynham. He is a past member of the National and Massachusetts Associations of Realtors as well as the North Bristol County Board of Realtors. Mr. Czahar also served on the Finance Committee & Capital Planning Committee in the Town of Raynham. He currently resides in Taunton with his wife Ellen. Mr. Martin has served as a Credit Union volunteer since 2004 as a member of the Credit Committee and joined the Board of Directors in 2013. Mr. Martin is employed as the Chief Probation Officer for the Bristol County Juvenile Court. He is a former City of Taunton Council Member. He resides in Taunton.



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\*APR is annual percentage rate. Rate effective as of 9/11/20 and may change at any time. Product is a Fixed Rate Unsecured Personal Loan with 12 monthly payments of \$85.39 per \$1,000 financed with payments made through Payroll Deduction, Direct Deposit or Auto Funds Transfer. Requires active enrollment in eStatements, eNotices and Online Banking. Other terms and rates available. Only available to qualified borrowers 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. Limited Time Only. TFCU reserves the right to discontinue the program at any time without notice.

# The benefits of banking remotely

Did you know that most of your banking needs can be performed from the comfort of your home? During these past several months, contactless options have become the go-to, so why shouldn't that apply to your banking needs as well? You'll find that most financial institutions offer remote services such as options to pay your bills, make transfers and review transactions from your computer or your mobile device, but there are many other tools available to you so that you never have to leave your sofa to perform many of your banking needs.

Here's a look at some of these tools and how they benefit you:

## Online & Mobile Banking

Online & Mobile banking give you easy access to your accounts from your computer or your mobile device. Best of all, they are available 24/7! This service allows you to view transactions, check balances, make loan payments, access Bill Pay and more!

## eAlerts & eNotices

Paper notices, especially in the time of COVID-19, can arrive later than expected. With our eAlerts & eNotices, you'll receive notifications immediately regarding your accounts. Didn't have enough in your checking account to cover a purchase? With eAlerts & eNotices, you'll receive notification immediately rather than 3-4 days after the transaction occurs.

## eStatements

Switching from paper statements to electronic statements offers several benefits to you. First, you'll receive your eStatements sooner than a paper copy as the printing and shipping process is eliminated. You'll also reduce the risk of identity theft with

eStatements as you will no longer have a paper trail that could be intercepted en route to you.

## Mobile Deposit

If one of the main reasons that you find yourself visiting a branch is to deposit checks, now's the perfect time to enroll in Mobile Deposit. Mobile Deposit allows you to deposit your checks with your phone. Simply download the app, take a photo of the check and submit it to the credit union for processing. You'll save time by not having to drive a branch!

## Text Message Banking

Like eAlerts & eNotices, Text Message Banking will alert you of account activity that you have selected. In addition, Text Message Banking can allow you to check the balance of your Savings and Checking simply by sending a quick text message. If you're not sure if you have enough funds to make a purchase, simply send the text and your balance will be sent to you within seconds.

As we continue to navigate through the pandemic, we at TFCU are committed to providing you with the tools to stay connected to your accounts while remaining safe at the same time. The chart below details common banking needs and the best way to perform these tasks remotely or contactless. These remote options are available to make your banking experience as easy as possible and save you time so that you can focus on the important things.

	Online Banking	Mobile Banking	Mobile App <sup>1</sup>	Drive Up <sup>2</sup>	Deposit Image ATM <sup>3</sup>	Call Center	Website	Live Chat	Telephone Banking
Check Your Balance	✓	✓	✓	✓	✓	✓			✓
Withdraw Funds				✓	✓				
Deposit A Check			✓ <sup>4</sup>	✓	✓				
Deposit Cash				✓	✓				
Transfer Funds	✓	✓	✓	✓	✓	✓			✓
Pay Your Loan	✓	✓	✓	✓		✓			
Replace Debit Card						✓			
Apply for Membership			✓			✓	✓		
Apply for a Mortgage			✓			✓	✓		
Apply for an Auto/Personal Loan			✓			✓	✓		
Report a Lost/Stolen Debit Card				✓		✓			
Report Fraud				✓		✓			
Reset Passwords				✓		✓			
Account or Service Inquiries				✓		✓		✓	
Pay Bills	✓ <sup>5</sup>	✓ <sup>5</sup>							
View eStatements	✓								

<sup>1</sup> There is no service fee for TFCU's Mobile App or Mobile Deposit, but you are responsible for any and all charges, including, but not limited to, fees associated with data usage, imposed by your carrier. <sup>2</sup> Drive Up only available at Taunton & New Bedford locations. <sup>3</sup> Deposit Image ATMs available at Taunton, New Bedford and Middleboro TFCU branches only. <sup>4</sup> Enrollment in Mobile Deposit required. <sup>5</sup> Bill Pay is offered at no fee with a TFCU Checking Account provided at least one bill is paid per month through the system. A non-usage fee of \$4.95 per month will be charged otherwise. 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, 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. TFCU NMLS#441401 4/2020**



Account Access Made Easy!

ApplePay™, SamsungPay™  
& GooglePay™ are  
now available for your  
TFCU Debit Card!

SAMSUNG  
pay

Apple Pay

Google Pay

**Enjoy fast, convenient and safe payments with your TFCU Visa® Debit Card & your phone's mobile wallet!**

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](http://www.tauntonfcu.com/mobilewallet) today!

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**Make in-person transactions at thousands of locations nationwide!**



**As a member of TFCU, you have access to one of the largest branch networks in the financial industry.**

With Shared Branching, you can:

- Visit tellers for loan payments, deposits, transfers and inquiries at more than 5,400 CO-OP Shared Branch locations nationwide.
- Quickly and easily perform many common transactions at hundreds of CO-OP Shared Branch express self-service terminals in participating credit unions.

**For more information, and to find participating locations, please visit [www.tauntonfcu.com/sharedbranching!](http://www.tauntonfcu.com/sharedbranching!)**

# GO PAPERLESS!

In an effort to become more eco-conscious, we're asking you to help us go green by enrolling in eStatements & eNotices!

These services are fast, safe, convenient, free and will help the environment by cutting down on paper usage!

**eStatements and eNotices:**

- are available online before paper statements & notices are mailed
- provided FREE through It's Me 24/7, our Online Banking system
- protect you from identity theft by removing a paper trail that could easily be stolen

**To enroll, simply call (508) 824-6466 or visit [www.tauntonfcu.com/paperless](http://www.tauntonfcu.com/paperless) today to enroll!**





# BANKING MADE EASY!

*Visit [www.tauntonfcu.com/promotions](http://www.tauntonfcu.com/promotions)  
to view all of our current specials!*



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, 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.  
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