



AUTUMN 2019



## Protect yourself against identity theft!

Did you know there were 14.4 million victims of identity theft in 2018? According to Javelin Strategy, each case cost the victim an average of \$1,050, and that's only the dollar cost. When an individual's identity is stolen, the thief also impacts the victim's financial health, recovery from which can take years.

Luckily, there are steps you can take to prevent becoming the next victim. Here's some things you can do to protect yourself from identity theft.

1. Monitor your credit
2. Use multi-factor authentication
3. Use strong, unique passwords
4. Only use secure Wi-Fi
5. Block robocalls
6. Upgrade your devices
7. Shred old documents
8. Keep Personal Information Personal
9. Invest In Identity Theft Protection

Be proactive about protecting your identity and keep your information and your money safe. Check out our blog at [tfcublog.com](http://tfcublog.com) to view the complete guide to Identity Theft Protection!

## Lending made easy!

GET THE MONEY YOU NEED WITH A TFCU eLOAN!

Apply and enroll in TFCU's eServices to receive a special rate!\*

**4.49%** APR\*  
UP TO 12 MONTHS

Apply online today at [www.tauntonfcu.com](http://www.tauntonfcu.com) or visit one of our branches



\*APR is annual percentage rate. Rate effective as of 10/1/19 and may change at any time. Product is an Unsecured Personal Loan with a monthly payment of \$42.69 per \$500 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 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. Limited Time Only. TFCU reserves the right to discontinue the program at any time without notice.



Nelson Tavares  
President & CEO

## A Message from the CEO

As another beautiful summer goes, TFCU has quite a bit to look back on and be proud of. Our team hit the streets and connected with the community at local events and festivals all over the region. I hope you had an opportunity to run into us at one of your favorite summer outings. I know we had a great time connecting with you, our members. Even with those warm sunny days behind us, we still have so much to look forward to here at TFCU. A whole new lineup of fall and holiday events will continue to give us an opportunity to see you while we are out in the community. If you see us, come over and say hello.

Thanks to all for your patience and to those who worked with us while we spruced up our Taunton property over the past couple months. A refreshed parking lot will make your experience here a bit more comfortable. While you look around on your next visit, be sure to stop and visit our new TFCU Loan Center located right on our Church Green property. This new space can accommodate Residential Mortgage and Commercial Loan inquiries in a private setting with extended hours available to accommodate your schedule.

As the year wraps up, we have so much to be thankful for at TFCU. We appreciate the opportunity to be your first choice for access to high quality financial services, to support our social betterment partners in the communities we serve, and to be an active part of our members' lives. Wishing you the best as 2019 comes to a close and well-wishes for the New Year!

Nelson Tavares  
President & CEO

### **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.**

Bring in your "Dec" Page to 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!



Carly Longo  
clongo@fbinsure.com

**Can't make it in for a visit?  
Call Carly today at (508) 802-6477 or visit [tfcuinsurance.com](http://tfcuinsurance.com) for a FREE quote!**



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## 2019 Annual Meeting Notice

Notice is hereby given of the Annual Meeting of Members of the Taunton Federal Credit Union to be held on December 19, 2019 at 4:00 PM in the Board Room located at 14 Church Green, Taunton, MA 02780. Members as of September 30, 2019 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 9, 2019. 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 Deborah Araujo and Matthew McCaffrey to fill the existing vacancies. Deborah Araujo has served on both the Credit and Supervisory Committee's since beginning her service in 2006. Deborah has also been a member of the Board of Directors since 2012. Deborah has worked for Citizen's For Citizen's in Taunton for more than 30 years and is responsible for the annual Operation Christmas toy drive held in Taunton annually. Matthew McCaffrey has served on the Credit Committee since 2008. Matthew was raised and educated in Taunton and has served as a member of the Taunton Police Department since 1985. He resides in Taunton with his wife and two daughters.

## How will you fund your holiday shopping?

Are you already fretting over holiday expenses? Relax! You can keep your budget and your sanity, too! Below you'll find some options to help you spend responsibly this season.

**No-interest credit cards:** If you can open a credit card with an introductory no-interest period, you can borrow the money to fund those purchases without paying a penny of interest. Only consider this option if you have an excellent credit score and concrete plans to pay back the bill quickly. Speak with a representative or visit [www.tauntonfcu.com/creditcards](http://www.tauntonfcu.com/creditcards) to check out what TFCU offers through Elan Financial Services.

**Personal loans:** Anytime you need a pile of dough, you can stop by TFCU to apply for a personal loan, which can also provide you with the extra cash you need for this year's holiday season!

**Holiday Savers Club:** Pay a little bit toward this expensive season all year long by opening a Holiday Savers Club Account. This offers you a way to pay for your holiday shopping ahead of the season, instead of playing catch-up on your bills in the coming months. It might not help you this season, but it's never too early to start thinking about next year!

If you're still struggling to get through the holiday season, we can help! Stop by TFCU today. We'll show you how to stay in the black when your holiday expenses have you seeing red.



## TFCU in the Community



Throughout the year, TFCU is involved in many events that are held within the communities in which we operate. Many of our employees, who are pictured above, volunteer their time to support these organizations and their causes!

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

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

**Sign up to receive this newsletter, and other monthly TFCU updates, via e-mail by visiting [www.tauntonfcu.com/newsletter](http://www.tauntonfcu.com/newsletter)**



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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