



SPRING 2019

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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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- are available online before paper statements & notices are mailed
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To enroll, simply call (508) 824-6466 or visit 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

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*APR is annual percentage rate. Rate effective as of 4/25/19 and may change at any time. Product is an Unsecured Personal Loan with a monthly payment 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 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.

BANKING MADE EASY | (508) 824-6466 | WWW.TAUNTONFCU.COM



Nelson Tavares
President & CEO

A Message from the CEO

With Spring upon us in the wake of our long New England Winter, TFCU continues to look forward with a new sense of purpose. This time of year represents fresh beginnings, and many of us look to spark the promise of positive progress through spring cleaning, starting a remodeling project at home and more. I'd like to share with you how we're committing to improvement at TFCU this Spring!

We're taking action to communicate a sense of urgency for everyone to assess their financial habits, accountability and positions. Our team is committed to proactively conducting a myriad of financial education seminars available to all our chartered communities. As you look around, you'll find opportunities to learn from a Social Security Seminar, TFCU team members out in the community and schools conducting basic financial management talks, our Social Media pieces with Financial Management Tips & Tricks, and many more. Not only are we out in the community spreading the word, we're gathering new information to help you when you contact us for support. I'm proud to report that Dementia-Friendly Taunton recently conducted a staff training in March to help us identify and support those living with dementia and those that care for them. TFCU is devoted to helping you make banking easy.

Another step toward progress this Spring is quantifiable action in the reduction of our carbon footprint. As a responsible community partner, we're committed to doing everything necessary to reduce our impact on the environment. An internal recycling program, led lighting conversion, heating/air conditioning usage assessment, secure shredding and recycling services for Taunton Elder Services, and resource utilization overhaul has already started at the beginning of 2019. Although we're already noticing a difference, there's always more both we and you can do! A simple step you can make is taking advantage of our eServices suite of products. Doing so will give you access to all your account information at your fingertips immediately, without the delay and waste of paper statements and notifications. Plus, as a bonus, you can deposit checks through your mobile device and benefit from several other functions. Ask any TFCU representative how you can help us make a difference.

On a final note, my first year as President/CEO of TFCU is coming to a close this Summer. I'd like to thank the entire membership for the warm welcome over the past year, looking forward to many more. I wish everyone a fun and safe Summer.

Nelson Tavares
President & CEO

Personal Banking Made Easy with a TFCU Checking Account!

With a TFCU Checking Account, you'll be able to stay connected to your accounts from wherever you are 24 hours a day, 7 days a week! Just click, tap or dial to get account information, transaction history, pay bills, transfer funds, deposit checks or check balances!

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Financial Success with TFCU@Work!

In an effort to assist our members with their financial success, starting this summer, TFCU will be offering Lunch & Learn seminars through our TFCU@Work program.

These interactive sessions will be held at various companies on a regular basis and feature topics such as Basic Budgeting, Homebuying Tips & Tricks, Financial Planning and more!

If you're interested in learning more about the Lunch & Learn program and how it can be offered at your company, please call (508) 802-6457 today!

Retirement readiness: Paying for your retirement vision

How do you picture your retirement? Maybe you'll be traveling the world. Or golfing. Or just relaxing and enjoying the grandkids. Now ask yourself how you're going to turn that picture into reality. Will your current path allow you to pay for your vision of retirement?

"The future ain't what it used to be"

Baseball legend Yogi Berra may have summed up retirement best with this colorful, yet insightful, quote. For better or worse, retirement is indeed not what it used to be. The days of leaving the company at age 65, gold watch in hand and retiring to the rocking chair on the porch is no longer a typical retirement scenario.

The new vision of retirement, for many, is to be active, involved and engaged in life. Paying for that vision, though, is another story. A number of factors could put your retirement income goals at risk. Without the right planning, outliving your savings is a real possibility. So, are you ready for your retirement?

Longer life, longer retirement

People are living longer than ever nowadays. That's the good news.

The bad news is that means you'll need more money for retirement. A 65-year-old male has a life expectancy of 82 while a 65-year-old female is expected to live to 85.¹ Trying to figure out how long you'll live isn't realistic. Your best bet is to count on living longer than you think, and consider the possibility that you'll need retirement income into your 90s.

A plan to help get there

No matter what your vision for retirement, be sure to understand the importance of a long-term approach to saving; expect to save more than you thought; invest aggressively enough to outpace inflation; and take advantage of tax deferral opportunities, such as an IRA or your employer-sponsored retirement plan.

Yogi Berra also once said, "You got to be careful if you don't know where you're going, because you might not get there." If you don't have a clear picture of your retirement, then you may indeed never get there. To learn more about retirement readiness, call (508) 802-6488 to speak with a representative today and schedule an appointment to discuss your options.

SERVING TFCU MEMBERS AND THE SURROUNDING COMMUNITIES

(508) 802-6488 | WWW.VFA@TFCU.COM

¹ National Vital Statistics Reports

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TFCU in the Community



Recently, TFCU staff participated in a training held by **Dementia Friendly Taunton**. This training allows our staff to be informed about those living with dementia and those that care for them. TFCU is committed to being **dementia friendly** in all of our branches.



This winter, TFCU once again hosted interns from Co-Operative Productions, Inc. Co-Op is a not for profit organization dedicated to supporting individuals with developmental and other disabilities to become valued members of their communities. Connor & Lisa, along with Co-Op staff member Cody, joined TFCU for 8 weeks to assist with special projects throughout the credit union in order to develop their work skills.

Spring Home Maintenance Tips

The milder days of spring are a perfect time to do a thorough spring cleaning and perform home maintenance. After a long winter, it is a good idea to spend time on preventive measures to help maintain your home and property throughout the year. Tasks such as cleaning out your gutters, checking for dead trees and branches and cleaning and inspecting home mechanical systems, such as heating and air conditioning equipment, can make spring a season of safety.

Cleaning and maintenance of your home should be done inside and out. Although the tasks are different, ensuring all the elements of your home are in good working order can help keep your family safe and your maintenance expenses lower over the long run.

Here are a few things inside & outside your home that should be inspected to ensure they are in good condition:

- **Inside your Home:** Electrical Outlets & Cords, Fire Extinguishers, Air Conditioning, Water Heater, Furnace, Dryers, Smoke Detectors & Light Bulbs
- **Outside your Home:** Roof, Gutters, Trees, Lawn Equipment, Walkways & Driveways

A little home maintenance in the spring can go a long way to keeping your home safe and secure throughout the rest of the year.

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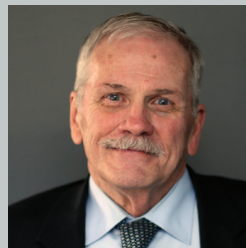


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Call Marty or Rick at (508) 824-6466
today to schedule an appointment!



Marty Treadup
Mortgage Originator
New Bedford
NMLS #552018



Rick Entel
Mortgage Originator
Taunton
NMLS #648693



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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