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- FREE Telephone Banking
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- Homeowner Loans
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- Vacation Loans
- SBA & Other Business Loans

Open your account today!
Call 631-698-7000 or visit
www.teachersfcu.org



The Educated Choice

Main Office:

2410 North Ocean Avenue, P.O. Box 9029
Farmingville, NY 11738-9029
631-698-7000 • 1-800-341-4333*
www.teachersfcu.org

Convenient Branch Locations

- Amityville** 355 Broadway (Rte. 110)
- Bay Shore** 3rd Ave. and Sunrise Hwy.
- Central Islip** 118 Wheeler Road
- Commack** 10 Vanderbilt Pkwy.
- Farmingville/Main Office** 2410 N. Ocean Ave.
- Holbrook** 5439 Sunrise Hwy.
- North Babylon** 1134 Deer Park Ave.
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- North Babylon** 1134 Deer Park Ave.
- Port Jefferson Station** 450 Jefferson Plaza (Rte. 112)
- Riverhead** 176 Old Country Road (Rte. 58)
- Rocky Point** 561 Route 25A (at Rocky Point Landing Rd.)
- Selden** 301 Independence Plaza
- Smithtown** 1 West Main Street
- South Setauket** 260-A Pond Path
- On Campus ATMs**
- Oakdale** in Racanelli Center
- Shirley** in Building B

*Outside of the Long Island, Westchester and New York Metro areas.

EQUAL OPPORTUNITY LENDER



Your savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. government agency.



Do Your Banking with TFCU



"We Bank With Teachers Federal Credit Union."...
You don't have to be a teacher to get great rates!

DOWLING
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Join Us! TFCU, Dowling College's banking services partner

Teachers Federal Credit Union (TFCU) offers a complete range of financial services to Dowling students, faculty, staff, and their families.

At TFCU, you are one of the owners of a not-for-profit financial cooperative. We pass our earnings back to our members in the form of higher dividends on savings, lower rates on loans, and lower fees (or no fees) for services.

- **Savings Account** — There is a minimum opening deposit of just \$1.
- **FREE Checking** — No minimum balance requirements, no monthly fees, and no per check charges. Plus, you earn interest (dividends) on balances of \$2,500 or more. Full-time students receive one box of FREE checks and NO FEE travelers checks.

- **FREE TFCU Visa® Check Card** —  Think of it as your ATM card and checkbook all rolled into one.
 - Purchases and ATM withdrawals are automatically deducted from your FREE Checking Account.
 - Use it anywhere Visa is accepted.
 - Must be 18 years or older to qualify for Check Card.

- **Student "No Frills" Visa Credit Card** — Designed especially for college students, a credit limit up to \$750 is available. This card will allow you to establish credit with no employment or credit history.

- **FREE Online Banking**
- **FREE Bill Payer Service**
- **FREE E-Statements**
- **FREE Telephone Banking**



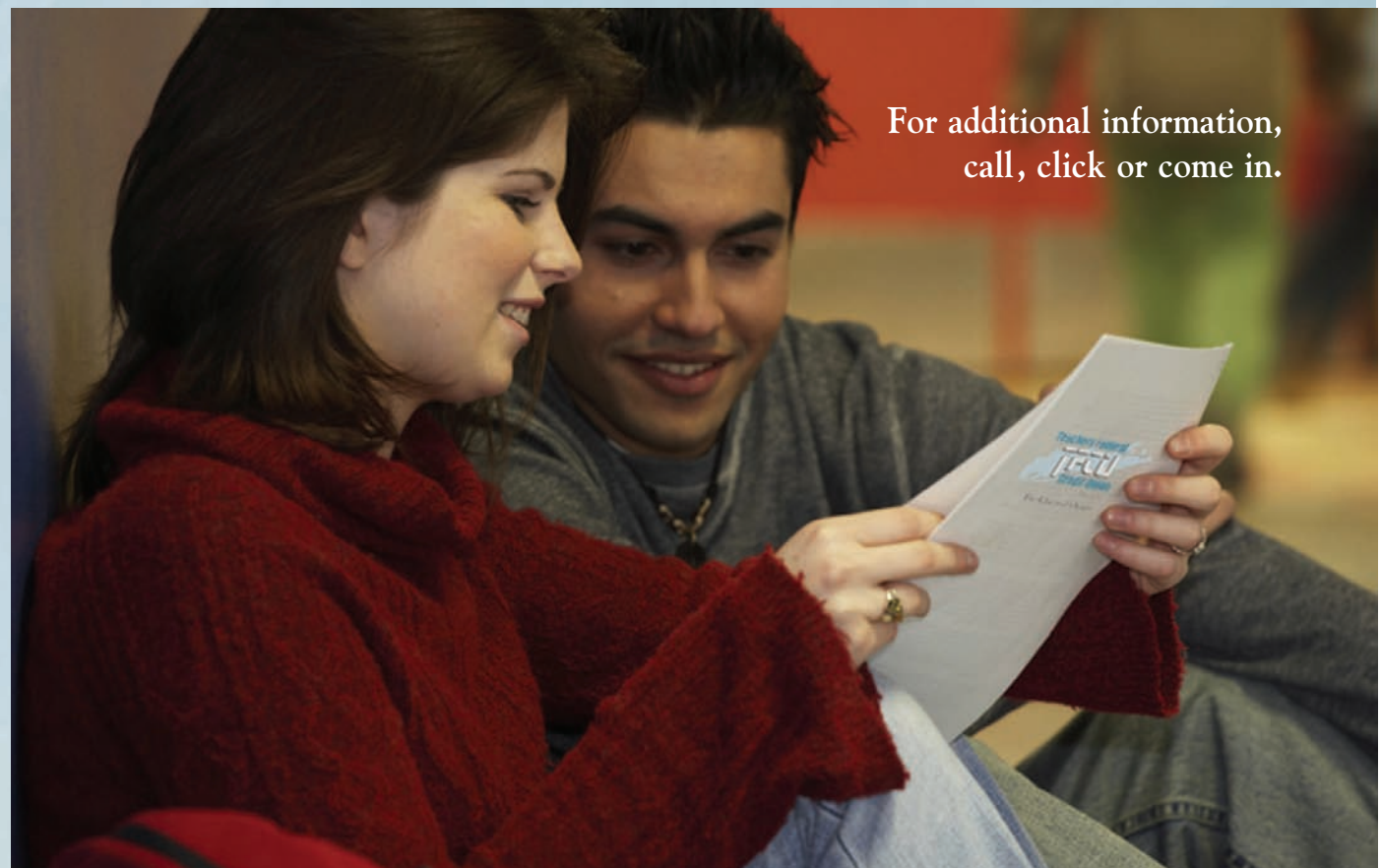
The Educated Choice

DOWLING
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- **Student Loans** — TFCU offers the four different types of Education Loans listed below. Ask a TFCU representative for details.
 - Subsidized Stafford Loans
 - Unsubsidized Stafford Loans
 - Parent Loans for Students (PLUS)
 - Alternative Student Loans
- **Funds Transfers** — It's easy for parents to make deposits throughout the year to student accounts via wire transfer, direct deposit or online banking.
- **Overdraft Protection** — Arrange for automatic transfers* from your TFCU Savings Account to cover overdrafts, or set up a Teachers Advantage Line of Credit (subject to credit approval).
* You are limited to six electronic transfers per month from your Savings Account. A fee of \$2.50 is charged for each transfer made from Savings.

- **EC Educated Choice Discounts** — Special loan rate and fee discounts are available if you meet minimum balance requirements.

- **Shared Service Centers** — Credit Union Service Centers are credit unions that accept transactions from members of other credit unions. It's like having access to additional branches. There are over 2,700 locations throughout the United States, including nearly 50 on Long Island.
 - Visit www.creditunion.net or call 1-800-919-CUSC (2872)



For additional information,
call, click or come in.