

Teachers Federal  
**TFCU**  
 Credit Union  
 Since 1952  
 The Educated Choice

# Your Advantage

www.teachersfcu.org

**Save Big with Our Low Auto Loan Rates!**

New Auto, Boat and RV Loans  
 New rates as low as

**1.99% APR\***  
 for up to 60 months

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**2.49% APR\***  
 for 61-72 months

Get Pre-approved and Save!  
 Leasing Also Available

## School Supply Donation Drive



Purchasing school supplies for children in a family with a limited income can be very expensive. Throughout the months of July and August, Team TFCU, our staff members' community involvement group, will be accepting donations\* for students in need within our community.

Collection boxes are in each of our branches. Donations will be presented to Long Island Cares, who will distribute as needed. Suggested items are:

- Backpacks
- Notebooks
- Folders
- Filler Paper
- Binders
- Erasers
- Markers
- Crayons
- Pens
- Pencils
- Lunch Bags
- Dictionaries
- Pocket Calculators
- Glue Sticks
- Rulers

Please help a child to do well in school this year. Show you care, by providing them with the supplies they need to be successful.

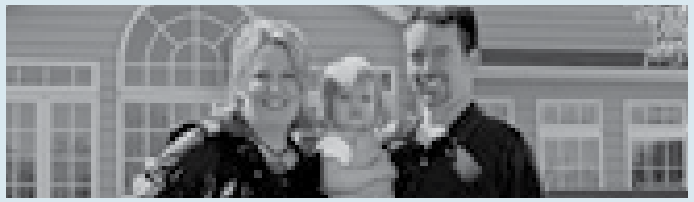
\*Please, no cash or gift cards.

\*All rates and terms are subject to change without notice. APR: Annual Percentage Rate. Rates and terms accurate as of 6/23/2011. Rate will be based on credit history. Rate shown is lowest rate available. Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. Rates not available on Buy Rate Plus balloon loans, leases or refinances. Not eligible for Educated Choice, Auto Transfer, Loan-to-Value, Luxury or Flat fee waiver (indirect only) discounts. Pay just \$17.53 for every \$1,000 borrowed with a 60-month term at 1.99% APR. Pay just \$14.97 for every \$1,000 borrowed with a 72-month term at 2.49% APR.

## TFCU Offers Better Rates for Refinancing or Purchasing Your Home



**1/4% Discount\***  
 off our already low fixed rate mortgages!



Select TFCU fixed rate mortgages now feature **1/4% discount** off our already low rates. With a choice of terms at great low rates for both purchase or refinance, money-saving closing cost options – and a Loan Center that's ready to take your application or answer your questions – we make finding the perfect mortgage as simple as 1, 2, 3. Mortgages are available in NY, FL, PA, NC, & SC.

**Apply online today** at www.teachersfcu.org or call 631-698-7000, ext. 6790.

All rates and terms are subject to change without notice. \*Rate reduction for 10 & 15 year fixed rate First Mortgage Products and 15, 20, & 30 year fixed rate Jumbo Mortgages for new applications received on or after 4/18/2011 only. Existing TFCU first mortgages are not eligible to participate in this promotion.

**FREE CHECKING • FREE ONLINE BANKING & FREE BILL PAYER • BUSINESS CHECKING & SBA LOANS**

 Check Us Out At Facebook At:  
[www.facebook.com/TeachersFCU](http://www.facebook.com/TeachersFCU)

# We're Now On Facebook!

Facebook opens a special channel of communication to you, our valued member. We are more than your typical financial institution that merely focuses on financial transactions. TFCU takes great pride in our communities and we want you to know it. That is why the majority of our posts are going to be about community involvement, events, festivals, financial tips, occasionally an auto sale, various campaigns and other important announcements.



## Don't Miss Out!

When you're on Facebook from your mobile device or PC, "Like" us!

[www.facebook.com/TeachersFCU](http://www.facebook.com/TeachersFCU)

Check [www.teachersfcu.org](http://www.teachersfcu.org) for our

## Member Notices

As per a Federal Reserve ruling, effective July 21, 2011, the first \$200 of a deposited item will be available the next business day. Currently, this amount is \$100.

Effective June 1st, TFCU imposed a \$20 Abandoned Property processing fee.

Effective August 1st, Inactive Account Fee (after 2 years and an account balance under \$100) - \$10 per month.

- Over 100 locations!
- Super low credit union rates
- Payments to fit any budget
- Every make and model - new and pre-owned
- Great trade-in values!

**10% Annual AUTO SALES EVENT**

**JULY 15 - 24**

**Super Saver COUPON \$500**  
Visit [GrooveCar.com](http://GrooveCar.com) to print your coupon now!

## TFCU Can Help Get Your Business on the Path to Success

Your business and its needs are unique. TFCU's business checking accounts and loans are designed to provide members with the basic financial services that are so important to a successful business.

- Business checking account
- Savings account
- Certificate account
- Money market account
- Visa® business credit card
- Line of credit
- Commercial vehicle loan
- Commercial mortgage
- Small Business Administration loan
- Merchant Services
  - Credit and debit card processing
  - Risk management and fraud control features
  - Credit card equipment for lease or purchase

### Business Relationship Contacts

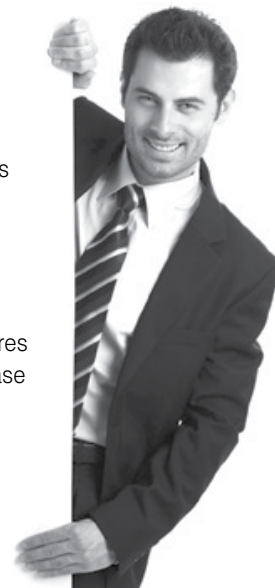
#### Business Loans and Lines of Credit call:

Jordan Herzlich, AVP Business Lending • (631) 698-7000, ext. 3016 • [jordanh@teachersfcu.org](mailto:jordanh@teachersfcu.org)

#### Business Accounts and Services call:

Gary Frisina, Business Relationship Manager • (631) 698-7000, ext. 6689 • [garyf@teachersfcu.org](mailto:garyf@teachersfcu.org)

Craig Novak, Business Relationship Manager • (631) 698-7000, ext. 6029 • [craigno@teachersfcu.org](mailto:craigno@teachersfcu.org)



**We're here for you!**

**Have Your Credit Card Rates Gone Up?**

# Long Islanders Fore Veterans 2011 Golf Tournament

Join us for a round of golf and support our Veterans!

- Monday, September 12, 2011
- Registration/Tee-off: 10:00 AM
- Cocktails & Dinner: 3:00 PM
- Cherry Creek Golf Course, Riverhead, New York

All proceeds benefit the Team Jesse Foundation and the Veterans Support Fund. The mission of the Team Jesse Foundation, a 501(c)(3) charitable organization, is to provide education and support for families of fallen soldiers and the Veterans Support Fund.

- Individual Golf \$200 (Veterans: \$180)
- Foursome Team \$800 (Veterans: \$720)
- Cocktails & Dinner Only \$75

Tee sign and Chinese auction sponsorship opportunities are available, too.

For further information, please contact Jim Nohe at 631-732-8419.



## Traveling Out of the Country?

If your travel plans have you leaving the United States, please be sure to notify us.

Failure to report foreign travel may trigger a fraud alert causing all debit and/or credit card activity to be blocked.

Notify us before you leave by contacting the Call Center at (631) 698-7000, extension 6780.

## Discover the Simplicity of Paying Bills Online!



Manage bills from one location.  
Make payments in seconds.

### Control & Confidence

Pay any bill or anyone, anytime. Schedule, stop or change payments as needed.

### Ease & Convenience

Pay bills from one website with one password.

### Security & Peace of Mind

Help eliminate the paper trail that can lead to identity theft.

Log on to TFCU Free Bill Payer today by visiting [www.teachersfcu.org](http://www.teachersfcu.org)

## TFCU Awards Six \$1,000 Scholarships

In our commitment to support the educational community, we have awarded six \$1,000 scholarships to the following high school seniors who will be continuing their educations this fall:

- Sean Barnes, Connetquot High School
- Coleen Capps, John H. Glenn High School
- John Cronau, Islip High School
- Anthony Helmke, Connetquot HS
- Emily Lohse, Eastport-South Manor High School
- Kyle McGovern, Bayport-Blue Point High School

We'd also like to acknowledge a job well done by Thomas Scultz. Thomas, a senior at Sachem High School East, was awarded a \$500 scholarship through the Credit Union Association of New York.



Pictured from left to right are: Coleen Capps; John Cronau; Anthony Helmke; Robert G. Allen, TFCU's President/CEO; Kyle McGovern; Emily Lohse and Sean Barnes.



Pictured: Robert G. Allen, TFCU's President/CEO, and Thomas Scultz.

TFCU's credit cards feature great low rates. Apply online, by mail or at any branch today!

# The Challenges of a Lengthy Retirement

## A message from the TFCU Trust and Financial Services Program

Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

### Outliving your money

For someone who retires at age 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but... not a very big check.

Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

### Funding good health care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

### Caring for yourself

Another factor in living to a ripe old age is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

### Opportunities and Challenges

While we all hope for long and healthy "golden years", it is important to realize that our increased longevity presents a new set of challenges.

To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker-dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney. FR040818-753D



**Chris Hibbard, ChFC, CFS**  
Senior Financial Advisor  
Trust Liaison Officer  
5439 Sunrise Hwy.  
Holbrook, NY 11741  
(631) 698-7000 ext. 6020



**Stephen Abbott, CLU, ChFC**  
Financial Advisor  
2410 North Ocean Avenue  
Farmingville, NY 11738  
(631) 698-7035



### Financial Services Representatives at other branches:

East Northport – Ron Rebaldo  
Nesconset – Micki Cahill  
Port Jefferson Station – Diane Jensen  
Rocky Point – Catherine Garnier  
Smithtown – Linda Davis  
South Setauket – Donato Surace



The Educated Choice

2410 N. Ocean Avenue, P.O. Box 9029  
Farmingville, NY 11738-9029  
www.teachersfcu.org

631-698-7000 • 1-800-341-4333\*

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



While consistent effort is made to ensure the integrity of information contained in this publication, material should not be considered legal, financial or professional advice.

### Convenient Branch Locations

**Amityville**  
355 Broadway (Rte. 110)  
**Bay Shore**  
3rd Ave. and Sunrise Hwy.  
**Brookhaven National Lab**  
400 Brookhaven Avenue  
**Central Islip**  
118 Wheeler Road  
**Commack**  
10 Vanderbilt Pkwy.  
**East Northport**  
556 Larkfield Road  
**Entenmann's**  
1724 5th Ave., Bay Shore  
**Farmingville/Main Office**  
2410 N. Ocean Ave.  
**Holbrook**  
5439 Sunrise Hwy.  
**Huntington**  
211 East Main Street  
**Nesconset**  
127 Smithtown Blvd.  
**North Babylon**  
1134 Deer Park Ave.  
**Oakdale**  
951 Montauk Hwy.  
**Port Jefferson Station**  
450 Jefferson Plaza (Rte. 112)  
**Riverhead**  
176 Old Country Rd. (Rte. 58)  
**Rocky Point**  
561 Route 25A  
**Selden**  
301 Independence Plaza, (Rte. 25)  
**Shirley**  
437 William Floyd Parkway.  
**Smithtown**  
1 West Main Street  
**South Setauket**  
260-A Pond Path  
**SUNY Stony Brook**  
Student Activities Center & Health Sciences Center

† Facility employees only

### Board of Directors

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**Convenient Loan Call Center Hours**  
**24/7 Loan Information & Applications**  
**631-698-7000, Ext. 6790.**

**TFCU's Routing Number: 221475786**

**Check www.teachersfcu.org for all of our GREAT RATES!**