

Your Advantage

www.teachersfcu.org



TFCU Offers You More Every Day

**Strong & Local
Since 1952!**



FREE CHECKING No Fees. No Stipulations.

It's Free

- No monthly service fee
- No minimum balance required
- No per check fees
- \$1 savings account required

You'll Have Easy Account Access

- FREE Visa® Check Card
- FREE Online Banking & Bill Paying
- Dividends Paid on \$2,500 or More
- FREE E-Statements
- FREE Mobile Banking
- FREE Telephone Banking
- FREE Account Alerts
- Worldwide ATM Access

Call 631-698-7000, ext. 6790 or visit www.teachersfcu.org

All Long Islanders Can Now Bank With TFCU!

Home Equity Line of Credit

Rates as low as

2.83% APR*

Variable Rate - 180 Months

New Auto, Boat and RV Loans

New rates as low as

1.99% APR**

for up to 60 months

**Get Pre-approved and Save!
Leasing & Lease Buyouts
Also Available**

All rates and terms are subject to change without notice. *APR: Annual Percentage Rate. Rates and terms accurate as of 8/24/2011. HELOC max \$350,000 (up to 75% of home value, rate shown for 75% max. LTV). Lines up to \$75,000 require \$5,000 min. advance or balance transfer from outside lender or from TFCU fixed rate product & must maintain a balance for 24 months to avoid repayment of closing costs. Lines \$75,001 - \$250,000: \$60,000 advance & \$50,000 min. balance for 24 mos. to avoid repayment of closing costs. Lines \$250,001 - \$350,000: \$100,000 advance & \$80,000 min. balance for 24 mos. to avoid repayment of closing costs. Rates without minimum draw slightly higher. Current TFCU home equity loans (other than fixed rate mini loans) not eligible. Variable rate equal to the Wall Street Journal Prime Rate (3.25% as of 8/10/2011) as published 30 days prior to interest rate adjustment date, plus or minus any margin applied at loan origination. A 1% maximum rate adjustment is allowed per quarter. Rate will not exceed 18% over the life of the loan. Rate shown is the lowest rate available. Applicants not approved at these rates or terms may be offered credit at a higher rate and/or different terms. **APR: Annual Percentage Rate. Rates and terms accurate as of 8/24/2011. 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 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. † Excluding townships of Southampton, East Hampton and Shelter Island.



Sharing Is Easy



There are thousands of CU Service Centers across the United States, so your credit union is never far away. Take advantage of many of the same services that are available at your home branch. You can make deposits and withdrawals on your account, as well as pay loans and receive loan advances.

For a complete listing of branches and hours of operation, call 800-919-2872 or check the shared branch locator at www.cuservicecenter.com.

Nassau County Locations:

- Bellmore
- Bethpage
- East Meadow
- Elmont
- Farmingdale
- Franklin Square
- Freeport
- Garden City
- Garden City Park
- Glen Cove
- Hempstead
- Hicksville
- Levittown
- Lynbrook
- Massapequa
- Melville
- Mineola
- New Hyde Park
- Oceanside
- Plainview
- Rockville Center
- Roosevelt
- Seaford
- Syosset
- Valley Stream
- Westbury

Check www.teachersfcu.org for our



October Food Drive to Benefit Long Island Cares and Island Harvest

Credit unions are dedicated to improving the lives of those in our community. That's why twelve Long Island Credit Unions, representing over a half-million members, have joined together to help fight hunger in Nassau and Suffolk Counties.

The Long Island Credit Union Food Drive will run from October 1 through October 31, 2011. TFCU will collect donations at all branches. Your generous contribution of cash or non-perishable food is most appreciated. Thank you for helping your fellow Long Islanders.

Free Financial Education Material & Classroom Presentations

TFCU recognizes the importance of financial education and is committed to teaching everyone about handling their money wisely. Through financial education, students can discover the tools they have to better understand and deal with their realities today and in the future.

Teachers, youth group leaders and librarians can request free group presentations on the following topics:

- The Basics of Banking: Savings, Checking & Credit
- Identity Theft & Your Credit Score
- Small Business Basics & Small Business Loans
- Managing Your Future: Investments & Retirement
- Careers in Banking: The Credit Union Alternative

The NEFE High School Financial Planning Program is an excellent tool for starting that process with high school students. NEFE program materials are FREE. A sample of a student guide can be ordered through TFCU. This workbook contains lessons on Making a Financial Plan, Budgeting, Investing, Using Credit and more.

For information, to schedule a presentation or to request a sample NEFE workbook, please contact our Marketing Department at (631) 698-7000, extension 3648 or joana@teachersfcu.org.



Six TFCU Employees Earn MBA Degrees Through Dowling

Six employees attended after work classes taught by Dowling professors at TFCU's former Farmingville headquarters. Thanks to a partnership between TFCU and Dowling College, a program was developed to enable employees to conveniently earn their bachelor's or master's degrees in business. The program was customized to meet TFCU's needs and to fit the employees' work schedules. Teachers Federal Credit Union's Executive Vice President/COO, Thomas A. Fallon, was proud to congratulate these employees who earned M.B.A. degrees in Management & Leadership.




Pictured at a special reception held at Dowling College are TFCU employees: Jennifer Gunn; Janet Grieco; Pauline Barbera; Thomas Fallon, Executive Vice President/COO; Elana Zolfo, Ed. D. & Vice President of Corporate Programs at Dowling; Benjamin Alessi; Michael Savino and Isabel Deleon-Cabrera.



Have Your Credit Card Rates Gone Up?

TFCU Offers Better Rates for All Your Borrowing Needs



1/4% Discount*
off select fixed rate jumbo mortgages!

All rates and terms are subject to change without notice. *Rate reduction for select jumbo fixed rate products and for new applications received on or after 4/18/2011 only. Existing TFCU first mortgages are not eligible to participate in this promotion.

TFCU's fixed rate jumbo 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.

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

Back to School with Coupon Savings

The back to school spending season is in full gear. According to the *National Retail Federation's* annual retail report, the average family of K-12 students plans to spend about \$600 on back-to-school items. Half of consumers say they'll shop for sales more and over a third of consumers say they will be using coupons more often.

If a new or pre-owned vehicle is on your back-to-school list, then you can save with an exclusive \$500 discount coupon. From now until October 31, 2011, visit GrooveCar.com to print this member only offer and to view a list of participating dealerships. It's time to put savings back in session!



SAVE \$500.00
off your next new or used vehicle

Valid at over 300 dealerships

www.teachersfcu.org

Offer good through October 31, 2011

Student Checking Costs are Avoidable

Credit unions are a good place for cash-strapped college students to find free checking, according to a recent *USA TODAY* article.

College students have a lot of expenses these days, and checking account fees can put an additional dent in students' finances. Fortunately, those costs are avoidable.

Many financial institutions offer student checking accounts, but these accounts typically have low deposit requirements and no monthly fees, as long as certain conditions are met. **A TFCU checking account is truly free with no fees and no stipulations!**

Young Professional Checking Account* for College Students

- NO minimum balance and NO monthly fee
- The first box of checks is **FREE**
- **FREE** Online Banking
- **FREE** Account Alerts

VISA Check Card* w/ ATM access

- Use it wherever you see the VISA logo
- Use it at merchants who don't accept checks
- **NO** finance charge and **NO** annual fee
- Funds are withdrawn from your Young Professional Checking Account*

TIP: Learn how to balance your accounts, keep good records and avoid the temptation to overspend. Technology can help you achieve this goal. Sign up for Online Banking so you can routinely monitor your balance. We offer automatic text alerts whenever your account dips below a certain level.

*Must be 18 years or older. A \$1 savings account is required.

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

Who Will Pay for Your Care As You Grow Older?

A message from the TFCU Trust and Financial Services Program

Our golden years are supposed to be the time when we enjoy the fruits of our lifetime of labor. The years spent working, saving and carefully investing repay us with an enjoyable and prosperous retirement. But the risk of paying for supportive care not covered by health insurance can turn these retirement dreams into a nightmare.

At some point in their lives, individuals may need a helping hand to simply be able to stay in their home. Activities such as eating, dressing, bathing and going to the bathroom can become very difficult to complete without assistance. In technical terms, these are called Activities of Daily Living or ADLs. And sometimes, individuals find that they must pay for this ADL assistance out of their own pocket.

Ways to Pay for Help

Today, many individuals use their savings to pay for help with daily chores and supportive care. This works well if you started with enough money or don't require supplemental care for very long. Unfortunately, this approach may lead to the depletion of financial resources even as the need for care continues.

An alternative way to cover the cost of supportive care is by using Long Term Care insurance. There are many types of policies that will pay for some or all of the care you might need either at home or in a supportive care facility. And while these policies are not always affordable, there may be several ways to lower the premiums.

Plan Ahead

This is where planning ahead is imperative. Buying long term care insurance before you need it can help pay for the supportive care you may eventually require, without the risk of exhausting your savings for your loved ones. Consult with your trusted financial advisor for more information on Long Term Care, and how you might proactively incorporate this coverage into your retirement plan.

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. Long term care insurance is sold through multiple independent licensed insurance carriers. **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. FR031016-0BCD



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:

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



TFCU is proud to sponsor the Gurwin Jewish Nursing & Rehabilitation Center's first annual Walk of Ages & Family Fun Day. It is being held on Sunday, September 18th, on the beautiful and spacious Gurwin campus, located at 68 Hauppauge Road in Commack. The Gurwin Walk of Ages will be a family-oriented event that will raise vital funds for the

various life-enhancing Gurwin programs that each day offer care and caring to more than 1,000 seniors and those in need of rehabilitation.

If you would like to participate in, or volunteer your time, you can receive more information by visiting gurwinwalkofages.kintera.org, calling 631-715-2571, or e-mailing jcohen@gurwin.org.



With so many financial issues, money management can feel overwhelming. That's why we're partnered with BALANCE, a financial fitness program that makes it easy for you to get on top of your situation. You

have access to BALANCE's free, confidential services:

- Toll-free Information Line
- Money Management Counseling
- Debt Management Plan
- Credit Report Review
- Home Purchase Education

Call toll free 888-456-2227 or visit www.balancepro.net/teachersfcu.

Holiday Closing

TFCU will be closed on Monday, October 10th, in observance of Columbus Day.



The Educated Choice

NEW TFCU HEADQUARTERS - Coming Soon!

Located at: 102 Motor Pkwy, Hauppauge, NY
Mail: P.O. Box 9005, Smithtown, NY 11787
www.teachersfcu.org

631-698-7000 • 1-800-341-4333*

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



Find us on
Facebook
[facebook.com/TeachersFCU](https://www.facebook.com/TeachersFCU)

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
2410 N. Ocean Ave.
Hauppauge - Coming Soon!
102 Motor Pkwy.
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

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

TFCU's Routing Number: 221475786

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.

† Facility employees only

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